



## Credit Union Real Estate Loan Associate Job Description

### JOB INFORMATION

Job Code:	115028
Job Title:	Credit Union Real Estate Loan Associate
FLSA Status:	Non-Exempt
Supervisory:	May oversee student, temporary and/or resource workers.
Job Family:	Credit Union
Job Family Group:	Accounting, Finance and Banking
Management Level:	7 Individual Contributor

### JOB SUMMARY

Performs a variety of administrative tasks in support of loan services. Sets up file and orders all loan documents to support loan request that includes property title report, appraisal, credit report, income and assets documentation. Presents all upfront disclosures to the borrower in accordance with regulatory requirements. Reviews and analyzes each application for completeness and accuracy. Communicates findings with borrower, loan officer and loan processor and confirms receipt of all required documentation.

### JOB QUALIFICATIONS:

#### Education

Req	Pref	Degree	Field of Study
X		High school or equivalent	

#### Additional Education

**Check here if experience may substitute for some of the above education.**

<input type="checkbox"/>	Combined experience/education as substitute for minimum education
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#### Work Experience

Req	Pref	Work Experience	Experience Level
X		1 year	

#### Additional Work Experience

**Check here if education may substitute for some of the above work experience.**

<input type="checkbox"/>	Combined experience/education as substitute for minimum work experience
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#### Knowledge, Skills and Abilities

Req	Pref	Functional Skills
X		Some knowledge of credit union loan operations.
X		Customer service experience.

#### Other Job Factors

## JOB ACCOUNTABILITIES

	<i>% Time</i>	<i>Essential</i>	<i>Marginal</i>	<i>N/A</i>
Describes application review process. Discusses key aspects of financing such as rates, terms and payment amounts. Provides information on all second trust deed programs.				
Explains debt responsibilities and consults with borrower about financing options, types of products, rates terms and obligations. Explains and signs loan documents with the borrower and has documents notarized.				
Gathers, prepares and submits appropriate loan documentation for further processing or review.				
Reviews, analyzes and recommends the disposition of loan applications and credit documents.				
Orders and reviews required documentation for the processing of real estate loans. Collects and reviews supporting documentation from title companies, credit, and property appraisals.				
Answers telephone calls and handles walk-in, telephone and internet inquiries pertaining to first and second trust deed lending. Researches and analyzes problems. Prepares letters of demand/payoff statement on existing loans. Orders reconveyance report to release existing liens of record and maintains account files.				
Processes incoming department mail and maintains monthly reports for the real estate loan department. Acts as custodian of documents/files and keeps documents/files in secured area. Files mail and documents on a regular basis.				
Assists in various projects assigned by the Loan Manager.				

## Other Requirements

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
	In the event of an emergency, the employee holding this position is required to "report to duty" in accordance with the university's Emergency Operations Plan and/or the employee's department's emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.		A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law and USC's policy at: <a href="https://policy.usc.edu/mandated-reporters/">https://policy.usc.edu/mandated-reporters/</a>
<i>Campus Security Authority (CSA)</i>			<i>Essential:</i>
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC's policy at: <a href="https://dps.usc.edu/alerts/clery/">https://dps.usc.edu/alerts/clery/</a>			No

## ACKNOWLEDGMENTS

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

\_\_\_\_\_  
Print Employee Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Manager Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.