



Credit Union Real Estate Loan Officer Job Description

JOB INFORMATION

<i>Job Code:</i>	115037
<i>Job Title:</i>	Credit Union Real Estate Loan Officer
<i>FLSA Status:</i>	Non-Exempt
<i>Supervisory:</i>	May supervise student, temporary and/or resource workers.
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	7 Individual Contributor

JOB SUMMARY

Sells real estate loans to Credit Union members. Identifies, cultivates, solicits, interviews and consults with prospective borrowers. Participates in and assists with development of real estate loan marketing strategies. Liaises with title companies, escrow companies, appraisal companies, real estate offices, government agencies, etc. to facilitate closing of loan(s). Has responsibility to cross sell members additional products and services, as appropriate. Must meet minimum monthly and annual sales goals.

JOB QUALIFICATIONS:

Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>
X		High school or equivalent	
	X	Bachelor's degree	

Additional Education

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

Combined experience/education as substitute for minimum education

Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>
X		3 years	
	X	5 years	

Additional Work Experience

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

Combined experience/education as substitute for minimum work experience

Knowledge, Skills and Abilities

<i>Req</i>	<i>Pref</i>	<i>Functional Skills</i>
X		Thorough knowledge of real estate lending. Demonstrated excellent written and verbal skills.

Other Job Factors

JOB ACCOUNTABILITIES

	<i>% Time</i>	<i>Essential</i>	<i>Marginal</i>	<i>N/A</i>
Sells real estate loans to Credit Union members. Originates first and second trust deed mortgage loans in accordance with investor requirements and USC Credit Union.				
Identifies, cultivates, solicits, interviews and consults with prospective borrowers. Communicates loan process, loan rates, programs, fees and other relevant loan information.				
Participates in and assists with development of real estate loan marketing strategies. Presents Homebuyer workshops and other educational classes and serves as a resource to potential buyers. Participates in community and other special events for purposes of promoting the USC Credit Union and its affiliated companies, as required.				
Performs credit qualification(s), using secondary market standards. Determines most suitable loan program for applicants.				
Liaises with title companies, escrow companies, appraisal companies, real estate offices, government agencies, etc. to facilitate closing of loan(s)				
Reviews applications for accuracy and completeness. Prepares loan files for review, ensuring complete and accurate documentation.				
Maintains progress and production reports and communicates with members regarding the status of their loan(s).				
Ensures timely collection of all fees, as required.				
Ensures compliance for all federal and state requirements for real estate loans.				
Cross sells members additional products and services, as appropriate.				
Stays current with Credit Union, university, federal, state and/or regulatory changes and ensures borrows are informed of changes and updates. Attends meetings, conferences and training classes as needed.				

Other Requirements

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
No	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.	No	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: https://policy.usc.edu/mandated-reporters/
<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: https://dps.usc.edu/alerts/clery/			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.