



## Credit Union Vice President, Real Estate Lending Job Description

### JOB INFORMATION

Job Code:	115072
Job Title:	Credit Union Vice President, Real Estate Lending
FLSA Status:	Exempt
Supervisory:	Manages through subordinate supervisors.
Job Family:	Credit Union
Job Family Group:	Accounting, Finance and Banking
Management Level:	4 Administrator

### JOB SUMMARY

Oversees and directs the day-to-day activities of real estate lending department. Has responsibility for the administration of credit residential real estate loans, mortgage application systems, surveying secondary market activities, administering depart

### JOB QUALIFICATIONS:

#### Education

Req	Pref	Degree	Field of Study
X		Bachelor's degree	
	X	Bachelor's degree	

#### Additional Education

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

X Combined experience/education as substitute for minimum education

#### Work Experience

Req	Pref	Work Experience	Experience Level
X		5 years	
	X	7 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

Req	Pref	Functional Skills
X		Prior real estate lending and management level experience.
X		Knowledge of lending practices and regulations.

#### Other Job Factors

## JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Oversees and directs the day-to-day activities of real estate lending department. Ensures department achieves or exceeds organizational lending goals and objectives.				
Ensures consistent application of credit standards established within loan policy.				
Provides high quality customer service. Identifies and recommends product, service and program enhancements to ensure needs of members are met. Ensures credit union remains competitive.				
Directly or indirectly manages all staff assigned to the program, usually through subordinate managers or supervisors. Determines organizational structure, reporting relationships and short and long-range staffing needs based on program goals. Reviews and approves hiring and salary actions to ensure compliance with policy. Oversees performance appraisal process for program staff and remains informed of any disciplinary actions required. Oversees onboarding and orientation of new employees to ensure understanding of duties, responsibilities, work requirements and performance standards. Establishes, monitors, and authorizes work schedules, time off and leave requests for employees (including student workers) to meet department business requirements. Authorizes overtime and monitors meal and rest periods for nonexempt employees to ensure compliance with university timekeeping requirements and employment policies. Submits time records on behalf of employees who fail to provide timekeeping records to ensure timely payment, as needed.				
Ensures compliance with all applicable laws, regulatory requirements and procedures related to assigned products and services or the lending process.				
Manages HMDA reporting function, HOEPA, HPML, QM, ATR and other regulatory testing requirements.				
Collaborates with external vendors to develop and maintain effective work flow to provide timely completion of files and exceptional customer service.				
Oversees the administration of loan-level servicing functions (e.g., escrow analysis, escrow disbursement, title).				
Develops and coordinates department activities to support various marketing campaigns and initiatives to increase loan volumes.				
Monitors and provides reports on pipelines and file time lines to the Chief Lending Officer.				
Ensures funding deadlines are met due to increase in loan volume or reduced resources.				
Ensures all wire transfers are submitted to operations support prior to the daily deadline.				
Plans and manages unit's budget determining fiscal priorities. Recommends and/or makes budgetary and resource allocations. Provides financial analyses, projections and reports as needed.				
Stays informed of developments in field. Reads pertinent literature, attends meetings and participates in professional associations as appropriate. Establishes and maintains an active network of professional contacts.				

## 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.