

Real Estate Lending Specialist

Education/Training:

A high school diploma or equivalent required; A BS or BA degree in a related field of study preferred; Specialized training in lending, and real estate credit servicing;

Skill(s):

Proficient reading, writing, grammar, analytical, and math skills; Proficient interpersonal relations and communication skills; Proficient computer skills; Ability to meet deadlines; Thorough knowledge of both portfolio and investor underwriting policies and procedures; Knowledge of current mortgage lending laws/regulations and related compliance issues; A working knowledge of company operating policies and procedures which impact mortgage loan services; A thorough knowledge of features and benefits of all company mortgage loan products and services; A valid drivers license required;

Experience:

A minimum of three (3) years experience in related positions normally required;

General Responsibilities:

Responsible for providing mortgage loan services to clients of the company either directly or through the Branches, either on or off company premises; Performs a variety of duties to support the loan servicing function in order to ensure the efficient and accurate servicing of mortgage loan accounts; Achieves client service goals as established in the Real Estate Lending Department's annual operating plan; Reports pertinent information to the immediate supervisor; Responds to inquiries or requests for information; Communicates with appropriate personnel; Maintains appropriate records and provides assigned/ periodic reports; Assists the immediate supervisor with administrative tasks to support department operations; Coordinates work within the unit, as well as with other departments and units;

Essential Duties:

- Interviews clients, obtains applications, disclosures and required supporting documentation; Enters application data into Loan Origination System software;
- Analyzes credit and other financial information to make preliminary recommendations for approval or denial;
- Participates in calling programs with area realtors and other referral sources;
- Participates in seminars and workshops; Participates in branch staff meetings to provide mortgage product information, guidance on making mortgage referrals, etc;
- Maintains an awareness of competitors and their programs;
- Identifies cross sell opportunities, takes advantage of said opportunities to sell other company products and services and compiles data regarding closed sales;
- Jointly establishes quantitative client service objectives, with assigned supervisor on an annual basis (to be integrated with the company's annual marketing/sales plan);

- Provides client service information on a timely basis in order that this information may be included as part of sales performance reports;
- Follows up to ensure loans are approved or declined in a timely basis’;
- Provides help to clients and branch personnel with specific inquires or service problems;
- Discuss performance with appropriate supervisor on a frequent basis;
Communicates with management and staff personnel in order to integrate goals and activities;
- Coordinates specific work tasks with other personnel within the department as well as with other departments in order to insure the smooth and efficient flow of information.