

Job Posting



FLSA: Exempt

Open Position: AVP Mortgage/Commercial Business Development Officer

Location: Main Branch {3030 S. Adrian Hwy Adrian MI 49221}

Submit Resumes to hr@tlccu.org No Later than: 7/3/2020

Wage Range \$49,700 to \$74,500 annual salary based on skills, background and knowledge.

Very generous benefit package includes:

Medical, Dental, Vision, 401K, 401K match, Paid time off along with a great work environment.

SUMMARY:

Responsible for providing enthusiastic, professional, and courteous service. Responsible for presenting and selling all TLC products and services to members and business members while assisting them to utilize these products and services. Responsible for establishing relationships with area realtors and local businesses to create business relationships and cross-sell services through research, development and management of mortgage and commercial product initiatives; build credit union awareness and increase market penetration. Assists in coordinating all activities to ensure the mortgage lending operations are conducted in accordance with established policies, procedures, and regulations. Responsible for assisting with regulatory compliance relating to the residential mortgage origination and secondary market. Assist Vice President with communication, training, mentoring and coaching mortgage loan officers.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following.

Other duties may be assigned.

- Maintains a high level of knowledge and procedural expertise in the management and training of mortgage and commercial department needs.
- Promotes Credit Union programs and encourages new membership by making outside visits to existing and potential members in the business community. Identifies their needs and determines the best approach to present the Credit Union's services and products to maintain and/or generate new relationships.
- Represents the Credit Union and provides leadership in key community activities including business, charitable, civic, and social organizations.
- Assist in coordinating Mortgage Business Development culture through staff training and coaching.
- Maintains a functional level of knowledge and procedural expertise in all Credit Union products and services.

- Maintain database files and updates to monitor and meet the requirements of the department. Assists in the maintenance of all mortgage systems.
- Will need to evaluate, review, and work with Mid and Senior level management, marketing, and technical staff. Will ensure that all mortgage related processes and strategies are being followed according to credit union policies and procedures along with ensuring that mortgage compliance are being followed.
- Interacts with employees and members. Provide staff members a positive, professional role model of member service and sales through personal example.
- Must have working knowledge of the mortgage loan process: underwriting, credit loan analysis, property appraisal, title work, disbursement, and accounting entries.
- Monitors Fannie Mae underwriting standards and takes necessary actions to comply. Keeping up to date on government backed programs.
- Completes loan applications, interviews applicant and requests specified information for loan application.
- Works with the Senior Management to research, develop and implement new products, changes in processing procedures, and research of compliance issues.
- Assists in maintaining Loan Procedures Manuals, including updates, revisions, and creating new procedures for new and existing loan products and services.
- Provides compliance advice and guidance on federal and state regulations including TILA, FNMA, RESPA, ECOA, fair lending laws, HMDA, anti-predatory lending laws, licensing, FCRA, privacy laws, FD CPA, Dodd-Frank and other consumer finance-related laws.
- Works with mortgage lending department affected by changing laws, regulations, or policies to ensure awareness and that credit union policies and procedures are updated, as appropriate, to comply with changes. Implementation includes coordination of changes and enhancement with third-party service provider.
- Assists in the development and implementation of monitoring programs to ensure that policies and procedures related to mortgage and commercial compliance are being followed.
- Actively promote credit union to Realtors, associations and affiliates by recommended products and services which are beneficial to both members and the credit union.
- Analyze applicant financial status, credit, and property evaluation to determine feasibility of granting loan and approves or submits application to Credit Committee for verification and recommendation.

SUPERVISORY RESPONSIBILITIES:

None

PERFORMANCE STANDARDS:

- Ensures exceptional member service.
- Provides timely training and coaching to staff members.
- Ensures completion of all processing responsibilities in a timely, efficient manner.
- Cross-sells products and services.

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

- Requires a college degree.
- Five or more years of progressively responsible management experience within a financial organization to have gained necessary experience and background knowledge. Able to deal effectively with employee and member relations matters.
- Requires strong interpersonal and verbal communication skills.
- Requires strong written communication skills.
- Requires basic knowledge of Microsoft Word and Excel.

COMMUNICATION SKILLS:

- Ability to communicate effectively with individual employees regarding job responsibilities, directions, and performance
- Ability to read and interpret documents and reports and policy, procedure and regulatory manuals for lending and deposit accounts.
- Ability to write routine correspondence.
- Ability to speak effectively with members, potential members, and other employees of organization.

CERTIFICATES, LICENSES, REGISTRATIONS:

No requirement.

OTHER SKILLS and ABILITIES:

- Self-motivated to insure accurate product knowledge for all personal and business products and services.
- Frequent need to be resourceful and persuasive using a high degree of concentration, patience, and initiative.

- Ability to write routine reports and ability to speak to members and employees professionally and effectively. Ability to effectively present information in one-on-one and small group situations to employees, members, vendors, and others involved in a member service function.
- Flexible with an ability to work in a team environment assisting other co-workers as required.
- Ability to operate general office machines and equipment such as: copier, fax machine, computers, and telephones.

WORKING CONDITIONS:

Office-based. Work conditions include Sitting, lifting, bending, stooping, and reaching