



Credit Union Real Estate Loan Production Manager Job Description

JOB INFORMATION

<i>Job Code:</i>	115121
<i>Job Title:</i>	Credit Union Real Estate Loan Production Manager
<i>FLSA Status:</i>	Exempt
<i>Supervisory:</i>	Supervises 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>	5 Manager

JOB SUMMARY

Manages the real estate loan production office's daily operations. Sells real estate loans to members, and identifying, soliciting, and consulting with prospective borrowers to meet minimum sales goals. Liaises with entities regarding titles, escrow, and appraisals. Acts as subject matter expert and supporting regular updates to pricing, policies, and procedures. Facilitates closures of loans, and is responsible for selling borrowers additional credit union products and services, as appropriate. Maintains thorough documentation of all records and transactions, and provides reports as necessary.

JOB QUALIFICATIONS:

Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>
X		Bachelor's degree	
	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	in real estate lending, sales, and customer service

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.
X		Excellent written and oral communication skills.
X		Demonstrated ability to lead, coach and motivate others.

Knowledge, Skills and Abilities

<i>Req</i>	<i>Pref</i>	<i>Functional Skills</i>
X		Experience with state and federal regulations (e.g., RESPA, Reg Z, ECOA, State Fair Lending, HMDA, 1908).
X		Ability to provide and receive honest feedback.
X		Demonstrated analytical, decision-making and organization skills.
X		Ability to quickly assess and process large amounts of information and numerical data accurately.
	X	Experience in a leadership/management role.
	X	Proven record of driving new business and meeting sales numbers.

Licenses

<i>Req</i>	<i>Pref</i>	<i>License(s)</i>
X		Notary Public designation, or must become one.

Other Job Factors

- May require work, and travel, on weekends, evenings, and/or holidays, based on business necessity

JOB ACCOUNTABILITIES

	<i>% Time</i>	<i>Essential</i>	<i>Marginal</i>	<i>N/A</i>
Manages the real estate loan production office's daily operations. Oversee the daily tasks set out through guidance, training and goal setting. Trains staff and reviews work for quality, completion, accuracy and adherence to internal operating policies and procedures. Counsels and/or disciplines as needed.				
Sells real estate loans to members, identifying, soliciting, and consulting with prospective borrowers to meet minimum sales goals. Originates first and second trust deed mortgage loans, and consults with borrowers regarding the loan process, communicating loan rates, programs, fees and other relevant loan information. Liaises with entities regarding titles, escrow, and appraisals, as well as relevant and appropriate government agencies and real estate offices. Ensures funding deadlines are met to increase loan volume.				
Acts as subject matter expert and supporting regular updates to pricing, policies and procedures. Monitors processing workflows to identify and implement changes as needed, providing regular reports to senior leadership. Maintains thorough documentation (e.g., Home Mortgage Disclosure Act data, 1908 filings) and ensures data is collected and reported in compliance with investor and credit union requirements and with all state and federal guidelines.				
Facilitates closures of loans, and is responsible for selling borrowers additional credit union products and services, as appropriate. Acts as subject matter expert, participating in the development of new business and marketing strategies and regular updates to pricing, policies, and procedures. Communicates and verifies rates with other credit union departments to ensure consistency and correct reporting.				
Manages the Point of Sale and Loan Origination System for updates, changes and training and best practices. Maintains loan process equipment and software, ensuring system capabilities and functionalities are compliant and efficient. Makes recommendations for new software and tools to enhance the employee and member experience.				
Stays current with industry and regulatory changes, and ensures senior leadership and borrowers are informed and updated as required. Attends relevant and appropriate meetings, conferences and trainings as necessary, maintaining currency with real estate and mortgage trends.				

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		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

Other Requirements

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
	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.		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.