

Job Title	VP of Mortgage
Short Description	<p>The Vice President of Mortgage oversees the planning, direction, growth, and management of the Credit Union's mortgage lending activities; ensures the Credit Union is operating within all federal, state, and local laws and regulations with regard to its mortgage lending and servicing practices, procedures, and policies; provides leadership and direction to credit union staff and members; and participates in the strategic planning and management of the Credit Union.</p>
Full Description	<p>The VP of Mortgage is primarily responsible for the day-to-day activities of the Mortgage Department, ensuring the fulfillment of mortgage loan prospecting/marketing, origination, processing, underwriting, closing and servicing.</p> <p>Prepares, reviews, analyzes and interprets pertinent reports, and identify implications for service and product use. Prepare reports for Management, Board of Directors. Acts as department liaison during internal and external audits and responds to same. Participates in the Credit Union's long-term strategic planning and development; develops and implements departmental initiatives and goals that support the Credit Union's overall strategic plan. Assists in the preparation of business, financial, and marketing plans for existing or new mortgage products, programs, and services. Develops and directs the implementation of new or revised product and service offerings. Proactively drives new strategies by anticipating and planning for future organizational needs, member/product needs, and ensures all mortgage staff understand the overall vision with regards to the strategic goals.</p> <p>Reviews and directs the workflow of the Mortgage Department; implements change to enhance member service, improve efficiency, and reduce cost, while ensuring a safe, sound, and productive operation. Develops and implements department policies and procedures and ensures all facets of the mortgage lending and servicing function are in compliance with state and federal laws and Credit Union policies. Analyzes the Credit Union's mortgage lending portfolio and develops policies to grow and enhance the loan portfolio, loan quality and loan yield.</p> <p>Executes mortgage lending approvals and denials within the Credit Union's established guidelines. Develops training strategies in conjunction with HR and marketing departments to enhance the ability of staff to promote and sell the Credit Union's products and services. Provides effective sales culture leadership to achieve stated goals and objectives for profitable expansion of mortgage business.</p> <p>Oversees risk management activities performed in mortgage lending and servicing to protect the Credit Union's assets and minimize losses. Directs all secondary market activities, including loan sales, investor servicing, and mortgage servicing asset valuation. Resolves escalated member complaints, as necessary. Maintains and promotes effective employee relations and morale. Available to attend monthly board meetings as necessary and report on assigned areas. Follows all Credit Union policies, procedures, and requirements in addition to all applicable state and federal laws and regulations. Develops, implements, and manages the annual</p>

department plan and budget. Assists auditors and examiners with audit and examination requests. Ensures proper reaction to industry changes in a way that promotes competitiveness of the Credit Union. Supports the Credit Union's focus on member service. Promotes and maintains a confidential environment to protect member and Credit Union information.

Education	Bachelor's degree in related field preferred.
Additional Comments	Seven to 10 years of mortgage lending and servicing experience with a diverse background in all areas of mortgage lending. Experience with Credit Union or bank preferred. Managerial experience required. Five years of mortgage sales and servicing management experience is preferred. A minimum of 3 years underwriting experience including conventional, FHA, VA, and USDA loans is preferred. Investor loan servicing experience preferred. Must obtain/maintain NMLS.
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