

**Job Title**

Home Loan Specialist (Douglasville)

**Short Description**

Delta Community is the largest and one of the fastest growing credit unions in Georgia. Our rapid growth has created additional career opportunities within the organization. We are looking for energetic, flexible, and service oriented individuals for the following position.

A Home Loan Specialist is responsible for originating first and second mortgage loans to be sold to investors through the secondary market as well as loans that are held in portfolio.

Practices safety-conscious behaviors in all operational processes and procedures.

**Full Description**

Delta Community is the largest and one of the fastest growing credit unions in Georgia. Our rapid growth has created additional career opportunities within the organization. We are looking for energetic, flexible, and service oriented individuals for the following position.

A Home Loan Specialist is responsible for originating first and second mortgage loans to be sold to investors through the secondary market as well as loans that are held in portfolio.

Practices safety-conscious behaviors in all operational processes and procedures.

**Essential Functions:**

- Responsibilities include but are not limited to originating first and second mortgages from application through closing using various automated systems while meeting all regulatory and compliance timeframes.
- Interviewing prospective applicants by telephone or in person, requesting and collecting pertinent documentation and physically assemble and process the file in computer software producing a completely documented mortgage loan file to meet underwriting submission guidelines.
- Use analytical skills to conduct initial loan analyses and monitor loan progress in consideration to market trends, credit quality, interest rates, economic conditions and other factors.
- Use sales skills to sell mortgage products as well as develop relationships with all parties involved in the mortgage transaction, not limited to new and existing members, real estate agents, and attorneys.

**Other**

- This description reflects management's assignment of essential functions; it does not prescribe or restrict the tasks that may be assigned. This job description is subject to change at any time.

## Job Qualifications

Must be legally authorized to work in the United States without the need for employer sponsorship, now or at any time in the future.

### Required Minimum Qualifications:

- High School diploma or equivalent.
- 3+ years' experience in the mortgage lending industry with a thorough knowledge of federal regulations including, but not limited to, TRID, RESPA, HMDA, ECOA, FCRA, FDPA and Reg Z.
- Extensive knowledge of mortgage lending products and underwriting guidelines such as FNMA, jumbo, and home equity and be able to apply that knowledge while assisting members with problem solving and lending decisions.
- Sales experience in the real estate and/or financial services industry along with a successful track record of loan origination and funding.
- Experience or aptitude to sell direct to members or solicit members indirectly through third parties such as realtors and/or builders/developers.
- Ability to work effectively and independently in a high-pressure fast paced environment.
- Have excellent communication skills, both oral and written and must have the ability to handle multiple projects at one time and see them through completion.
- Be proficient in MS Word, MS Excel and Outlook, mortgage origination systems and automated underwriting systems.
- Complies with all Credit Union policies and procedures including those related to Bank Secrecy Act regulations.

1. As an individual mortgage loan originator, you must demonstrate financial responsibility, character, and general fitness such as to warrant the determination that you will operate honestly, fairly, and efficiently. A mortgage loan originator must also comply with all SAFE Act registration requirements.

2. A review of your credit report will be used to determine your level of financial responsibility, measured using the same standards as all credit union employees at new hire with the exception of consideration of multiple bankruptcies. Multiple bankruptcies were added for mortgage loan originator positions to comply with the TILA §1026.35(f). A review of your level of financial responsibility will consist of considering relevant factors such as the existence of current outstanding judgments, tax liens, other government liens, nonpayment of child support, or the existence of bankruptcies, foreclosures, or a pattern of delinquencies. We will ignore medical debts and credit score.

3. A review of your criminal background check from the NMLSR will be used to determine your character and general fitness. We will also use any other information

reasonably available to us as part of a prudent hiring process and information into which we come into possession to aid in this determination. A review of your character and general fitness will consist of considering acts of unfairness or dishonesty, including dishonesty in the course of seeking employment, and any disciplinary actions by regulatory or professional licensing agencies. Additionally, you may not have been convicted of, pleaded guilty or nolo contendere to, a felony during the preceding seven-year period, or in the case of a felony involving an act of fraud, dishonesty, a breach of trust, or money laundering, at any time.

Preferred Qualifications:

- Bachelor's degree in business or related field.

Employee benefits include:

- Medical, Dental and Vision Coverage
- Basic Life and Accidental Death & Dismemberment Insurance, Long Term Disability, Employee Assistance Program and MyAdvocate
- Supplemental Insurance or Voluntary Insurance
- 401(k) Plan with Company Match
- Vacation, Holidays and Personal Time Off
- Paid Maternity and Paternity Leave
- Pre-tax Health and Dependent Care Spending Accounts
- Benefit Choice Program
- Health Reward Dollars
- Discount on Gym Reimbursement and Identity Theft Programs
- Legal Services

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| <b>Education</b>           | High School Diploma or equivalent  |
| <b>Additional Comments</b> | Please apply below:<br><br><a href="https://deltacommunitycu.csod.com/ux/ats/careersite/15/home/requisition/5065?c=deltacommunitycu">https://deltacommunitycu.csod.com/ux/ats/careersite/15/home/requisition/5065?c=deltacommunitycu</a> |
| <b>Credit Union</b>        | Delta Community Credit Union   |
| <b>State</b>               | Georgia  |
| <b>Contact Name</b>        | Emily Browning   |
| <b>Email</b>               | emily.browning@deltacommunitycu.com  |
| <b>Phone</b>               | 404-677-4634   |
| <b>Fax</b>                 |  |
| <b>Expiration Date</b>     | 05/15/2024   |