

Job Title Residential Lending Operations Manager

Short Description Summary of Role: Manage and direct daily function of the Lending Operations Team and team member performance to include but not limited to driving results by expediting turn times on loan applications, developing staff through coaching, exceeding performance goals, and delivery of organizational service expectations. Ensure department compliance dealing with credit union policies, procedures, and government regulations.

This position comes with a Level VI (as approved by the BOD) Underwriting authority.

Full Description Essential Duties and Responsibilities

Responsible for maintaining and evaluating the quantity, quality, and progress of work in Lending Operations, ensuring timely application responses and offering guidance for loan closing situations.

Assigns, directs, coordinates, and reviews work of team.

Responsible for monitoring, maintaining and/or performing all areas associated with the closer/funders and underwriters team members. Conduct quality review audits of loan files and documents to ensure adherence to all regulations and requirements.

Supervise the implementation of procedures, policies, and strategies to optimize Orlando Credit Union's underwriting programs and practices in support of company goals.

Recommend procedural changes and plan, organize and implement these changes.

Elevate service levels for members by assisting in the application process, overseeing all mortgage loan closings, and completing all post-closing requirements quickly.

Ensure future salability and quality control of residential mortgage loans and refinances by adhering to all lender underwriting guidelines and federal and state regulations.

Examine and implement closing and funding processes as required to maintain accurate loan files, settlement statements, and closing documentation.

Provide coaching/training to all underwriting personnel, to include personal development plans for all direct reports. May also be utilized in part to train other departments within the organization.

Responsible for suggesting potential changes of all department Policy to the COO as required by business needs and industry best practices.

Regular updating of departmental procedure as needed to align with business needs and industry best practices.

Ensures compliance with all NCUA Regulations, and OCU internal Lending Policies and procedures.

Keep up to date on technical advances and assist the Residential Lending Processing Team Leader in the implementation of those beneficial to the organization.

Keep abreast of all laws and regulations applicable to underwriting of mortgage loans and recommend changes to current processes to ensure compliance. Responsible for quality assurance and maintaining a loan review process in accordance with regulatory

requirements.

Recommend departmental goals, personnel performance expectations, and appropriate staffing levels. Create a culture of success within the department.

May perform other duties as assigned.

Education, Skills, and Abilities Required

Bachelor's degree in Business, Finance or related field or equivalent years of experience in a Residential Lending, Lending Operations role

Demonstrated verbal, mathematical and written communications skills

Required 3 years' experience with another financial institution

Demonstrated proficiency data processing/typing experience

Experience with MeridianLink

Proficiency in Microsoft Word, Excel and PowerPoint

Solid understanding of Reg Z and lending compliance

Solid understanding of real estate lending products

Previous experience leading teams in a financial institution setting

Previous experience overseeing loan portfolio for financial institution

Ability to coach and lead teams, organize workflow, and prioritize tasks.

Ability to demonstrate commitment to self-improvement by taking the initiative of learning new skills, systems and procedures as well as taking advantage of the continuous education opportunities within and outside of the Credit Union.

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed above 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.

Physical Demands and Working Conditions

Physical Functions:

This is largely a sedentary role; however, some filing is required. This would require the ability to file files, open filing cabinets and bend or stand, as necessary.

Working Environment:

Normal climate-controlled office setting with moderate noise

Orlando Credit Union is an Equal Opportunity Employer

As an equal opportunity employer, Orlando Credit Union does not discriminate against any employee or candidate on the basis of age, race, gender identity, gender expression, genetic information, national origin, physical or mental disability, protected veteran status, religion, sex (including pregnancy), sexual orientation, or any other characteristic protected by all applicable federal, state, and local laws.

Education

Bachelor's degree in Business, Finance

Additional Comments**Credit Union** Orlando Credit Union**State** Florida**Contact Name** Misty Lizarralde**Email** mistyl@orlandocreditunion.org**Phone** 407-835-3500**Fax****Expiration Date** 09/30/2022