

Job Title	Mortgage Loan Officer										
Short Description	<p>Position Summary</p> <p>The key purpose of this position is to originate and underwrite residential real estate mortgage loans in accordance with PEFCU and FHLMC underwriting guidelines and other duties as assigned.</p>										
Full Description	<p>Position Summary</p> <p>The key purpose of this position is to originate and underwrite residential real estate mortgage loans in accordance with PEFCU and FHLMC underwriting guidelines and other duties as assigned.</p> <p>Responsibilities</p> <table border="0"> <thead> <tr> <th>Percent</th> <th>Responsibility</th> </tr> </thead> <tbody> <tr> <td>50%</td> <td>Analyze applicants' financial status, credit and property evaluations to determine probability of approval and issue Statement of Credit Denial, Termination or Change.</td> </tr> <tr> <td>30%</td> <td>Prepare & deliver Closing Disclosure by confirming closing date, requesting mortgage payoffs, requesting applicant credit card payoffs, and reviewing final closing documents.</td> </tr> <tr> <td>10%</td> <td>Meet with members to answer questions regarding the mortgage underwriting process.</td> </tr> <tr> <td>10%</td> <td>Stay abreast of compliance training including: TILA-RESPA Integrated Disclosure Rule (TRID), Fair Housing Act, and Fair Credit Report Act.</td> </tr> </tbody> </table> <p>Required Education</p> <p>High School Diploma or equivalent experience.</p> <p>Required Experience</p> <p>2 years relevant experience.</p>	Percent	Responsibility	50%	Analyze applicants' financial status, credit and property evaluations to determine probability of approval and issue Statement of Credit Denial, Termination or Change.	30%	Prepare & deliver Closing Disclosure by confirming closing date, requesting mortgage payoffs, requesting applicant credit card payoffs, and reviewing final closing documents.	10%	Meet with members to answer questions regarding the mortgage underwriting process.	10%	Stay abreast of compliance training including: TILA-RESPA Integrated Disclosure Rule (TRID), Fair Housing Act, and Fair Credit Report Act.
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Education	High School Diploma or equivalent experience.										
Additional Comments											
Credit Union	Publix Employees Federal Credit Union										
State	Florida										
Contact Name	John Ware										
Email	john.ware@pefcu.com										
Phone	863-683-6404										

Fax

Expiration Date

12/31/2021