

White Rose Credit Union

Job Description

Position: Full-Time Loan Processor

Reports to: Lending VP

Purpose: Collate, review, and verify loan documents for accuracy. Answer telephone for Loan department. Provide information or answers on basic lending questions from members. Responsible for directing member inquiries to appropriate lending staff. Perform a variety of support duties related to the lending function within the credit union.

Duties/Responsibilities:

1. Review new loan files through checklist.
2. Reviews New Loan Report monthly and track that new loans have been completed.
3. Pull monthly FLEX title and insurance report.
4. Maintain daily the titles and insurances by policies (including filing collateral insurance, calling to gather information from members/agents, tracking on FLEX, filing of vehicle titles, etc.)
5. Verifies and maintains completion of Fair Housing log sheet.
6. Prepares adverse action forms.
7. Assemble and verify accuracy of loan documentation.
8. Maintain accurate and complete files and records.
9. Be the back-up for Collections clerk on processing and monitoring CDI and Life Insurance
10. Check documents for proper vesting, legal descriptions, closing dates, and signatures.
11. Pull paid loan reports every 2 weeks, mark paid and mail any documents or disclosures that are necessary (this will include satisfaction pieces for the Court House, mailing titles to members, moving of the files, etc.) Scan all paid loan files monthly into DocStar Program.
12. Answer telephone for the loan department professionally and courteously. Answer questions, provide information, and/or route calls to appropriate personnel. Take messages and coordinate follow through.
13. Assist Loan Officers as directed.
14. Cross-train with Collection Clerk.
15. Report weekly findings, concerns, and weaknesses on checklist to Lending VP.
16. Joint responsibility with Collections Clerk to prepare mortgages and satisfactions pieces to be taken to Court House to be recorded by Lending VP.
17. Joint responsibility with Collections Clerk to monitor and request bring-downs for mortgages.
18. Joint responsibility with Collections Clerk to pull credit reports monthly for VISA reissues, post VISA monthly.
19. Joint responsibility with Collections Clerk to upload credit reports to the Credit Bureau monthly.
20. Report problems or concerns to Lending VP.
21. Perform other duties as requested by Lending VP.
22. Keep your work area and equipment clean and neat.

Experience:

- Loan/Lending background preferred

Skills:

- Good Phone/ Interpersonal Skills
- Organizational Skills
- Detail Oriented

Education required:

- High School Diploma/Equivalent

By signing below you acknowledge that you have received, read, understand and will make a reasonable effort to accomplish the job duties.