

NEW BEDFORD CREDIT UNION

Real Estate Loan Servicing Representative 1

JOB TITLE/DEPARTMENT

Real Estate Loan Services Representative 1/Lending

CLASSIFICATION

Non-exempt

POSITION TYPE/EXPECTED HOURS OF WORK

Full-time/36-40 hours weekly

AUTHORITY AND REPORTING RELATIONSHIP

Reports to the AVP of Lending

AMOUNT OF INDEPENDENT ACTION OF THE POSITION

Approval required when solution is not within normal policies and procedures.

SUMMARY/OBJECTIVE

The Real Estate Loan Servicing Assistant performs administrative tasks to support the loan servicing group.

ESSENTIAL FUNCTIONS

- Prepare or collect, maintain, organize, file, record, and manage documentation related to mortgage applications, real estate collateral, and insurance policies.
- Order standard loan requirements and verifications such as, title, homeowners insurance/flood, appraisal, etc.
- Type letters, forms, checks, and other documents used for collecting, disbursing, and recording mortgages.
- Communicate with clients, internal staff, and all third-party providers to respond to inquiries, resolve problems and obtain all necessary documentation required for the file.
- Deliver mortgages to be recorded by attorney.
- Scan documentation.
- Perform other tasks as needed.

QUALIFICATIONS

- High school graduate or GED.
- 3-5 years prior experience in financial services preferred but not required.
- Knowledge in lending regulations to include, but not limited to, Truth in Lending, RESPA, FCRA, FDCPA, Fair Lending Laws, ECOA, etc. preferred but not required.
- Computer proficiency required (Excel, Word, Outlook, etc.).
- Intermediate skills related to Microsoft Office applications required.

COMPETENCIES

- Positive, professional business relationships within the credit union.
- The ability to work independently and take-on additional projects as assigned.
- The ability to meet deadlines.
- Strong organizational skills.
- Excellent oral and written communication skills.
- A strong commitment to achieving personal growth and success.

WORK ENVIRONMENT

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to type, file or lift office supplies up to 20 pounds. The employee is frequently required to sit, stand, walk, bend, talk, hear, use hands to finger, handle or feel; and reach with hands and arms.

OTHER DUTIES

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

New Bedford Credit Union is an equal opportunity employer and does not discriminate against otherwise qualified applicants on the basis of age, race, color, disability or handicap, gender, sex, sexual orientation, religion or creed, ancestry or national origin, military or veteran status, marital status, gender identity of expression, genetic information, pregnancy and pregnancy-related conditions, or any other characteristic protected by law.

It is the policy of NBCU to provide reasonable accommodation for qualified employees with disabilities. If you need accommodation to perform the essential functions of your position, please contact Human Resources directly. Full-time employees are offered a competitive salary commensurate with experience and a comprehensive benefits package including health, dental, short & long term disability, term life insurance, AD&D insurance, 401 (k) plan, and tuition assistance.

**APPLICATIONS/RESUMES MAY BE SUBMITTED VIA E-MAIL (NOT SECURE),
FAX, POSTAL MAIL, OR DROPPED-OFF IN PERSON.**

ATTN: Human Resources
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