

**EXTRA Credit Union**  
Structured Compensation - Job Description  
**Real Estate Specialist**

Data Year: 2019

Prepared On: 11/21/2018

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Department:	Member Services	Grade:	10
Reports To:		Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:		Effective Date:	01/01/2011
		Revised Date:	11/21/2018

**Role:**

To assist members with their mortgage lending needs by obtaining applications and required paperwork. Work with credit union mortgage CUSO Members First Mortgage. Must have the ability to analyze loan requests and recommend credit decisions based on mortgage lending policies and current regulations.

**Essential Functions & Responsibilities:**

- N 30% Reviews and evaluates information on mortgage loan documents, including Home Equity loan documents, to determine if buyer, property, and loan conditions meet Extra Credit Union, MFM and governmental standards. Recommends approval or denial of loan application, or requests additional information. Establishes terms and conditions of an approved loan and reviews with member.
- N 20% Meet with members and potential members regarding Extra Credit Union's mortgage lending program and communicate with members through the entire process.
- N 10% Cross-sells other credit union services.
- N 15% Direct, develop, motivate personnel; assist with performance evaluations and recommendations.
- N 10% Evaluates acceptability of loan to buyers of real estate loans on secondary mortgage markets.
- N 5% Assembles and organizes documents in loan file, including acceptance or denial, and returns file to designated destination.
- N 5% Keeps informed of current trends in mortgage lending and market factors affecting mortgage lending.
- N 5% Performs other duties as assigned by supervisor.

**Performance Measurements:**

1. Maintain a cohesive, highly trained staff sufficient to meet department demands.
2. Produce assigned loan volume (dollars and/or numbers).
3. To provide prompt, accurate, courteous, professional service to all members and co-workers.
4. Adhere to credit union sales and service standards.
5. Pass the Product and Service Knowledge Assessment on an annual basis.
6. Maintain knowledge of all mortgage regulatory compliance issues, products and rates, within the credit union and from the industry overall.

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7. Achieve an average minimum service standard score of 4.5 on MFM surveys.
8. Ensure that staff is adequately trained on mortgage products and kept informed of current market issues.

**Knowledge and Skills:**

- Experience Two years to five years of similar or related experience.
- Education (1) A two year college degree or (2) Completion of a specialized course of study at a business or trade school or (3) Completion of a specialized and extensive in-house training or apprenticeship program.
- Interpersonal Skills A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive personal contact with others and/or is usually of a personal or sensitive nature. Work may involve motivating or influencing others. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary.
- Other Skills Knowledge of the secondary market and working experience with first and second mortgage residential real estate lending is required. Must be able to accurately keyboard and use PC for windows. Clear communication and grammar skills are required
- Physical Requirements This job requires using hands and fingers to keyboard for data entry into a computer, which may include repetitive motions. Ordinary visual acuity is needed to prepare and revise documents. Average hearing ability is necessary to receive detailed information verbally. This job is mainly sedentary and may require the candidate to exert up to 20 lbs. of force occasionally.
- Work Environment No hazardous or significantly unpleasant conditions exist, such as in a typical office.

**This Job Description is not a complete statement of all duties and responsibilities comprising the position.**

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Printed Employee Name

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Date

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Employee Signature