

First Financial Federal Credit Union

Job Opportunity

Job Title: Consumer Loan Processor

Summary: This position is responsible for interviewing consumer and mortgage loan applicants, and originating and processing consumer and mortgage loan applications.

Responsibilities:

- Understands and follows all Bank Secrecy Act regulations.
- Registers for NMLS and completes required training.
- Gathers background information on loan applicants by interviewing loan applicants at branch locations or by phone.
- Pulls credit reports for all accounts, verifies debt, estimates monthly payments for any outstanding debt not listed, and adds them to debt on application.
- Coordinates closings with attorneys, title companies and branches for consumer loans.
- Inputs approved mortgage and consumer loans onto the data processing system and funds the loan closings.
- Quality control of appraisals, title updates, plot plans and surveys for mortgages.
- Prepares closing documents as necessary. Reviews returned closing packages for accuracy and compliance. Follows up on pending documentation to ensure the completion of the file.
- Answers member phone inquiries for mortgage or consumer loan information or maintenance.
- Booking and funding of loans.
- Submits loans to Freddie Mac using loan prospector software.
- Coordinates subordination requests for approval by the Vice President of Lending.
- Collects, audits and submits HMDA information quarterly and annually.
- Handles loan servicing including escrow and PMI disclosures and analysis.
- Makes calls/cross sells additional loan products.

Note: *The list of essential functions is not exhaustive. It may be supplemented as necessary from time to time.*

Additional Functions:

- Supports the consumer loan staff.

Qualifications:

- HS Diploma or equivalent.
- 1-2 years similar or related experience.
- Proficient in MS Office, especially Excel.
- Good organizational skills and able to multitask.
- Strong interpersonal skills.
- Ability to comprehend simple instructions, short correspondence and memos.
- Able to apply common sense understanding to carry out detailed written or oral instructions.
- Ability to research, collect, and analyze data.
- Creative at problem solving and developing alternative solutions.
- Accuracy and attention to detail.
- Strong verbal communication skills.
- Able to present information in one-on-one and small group situations. Speaks clearly and persuasively in positive or negative situations, listens and gets clarification, responds well to questions.
- Good basic math skills.

As a First Financial employee, you'll enjoy a challenging work environment and an opportunity to make a difference. We offer paid training and a great benefits package including Medical, Dental, Rx, Vision, Life Insurance, Vacation, Sick, Personal, Tuition Assistance Program and Retirement Plan.

Equal Opportunity Employer/Veterans/Disabled