

Position: Underwriter, Consumer/Real Estate  
Department: Operations  
Reports To: Real Estate Loan Manager  
Supervises: None

Date: 10/11/2022  
Status: Non-exempt  
Shift: 8:00am – 5:00pm | Monday-Friday  
9:00am – 1:00pm Saturday | Additional hours as needed  
Location: Faribault

## The Company

At HomeTown Credit Union, we make a difference for our staff, members, and the community by living out our Core Values of Integrity, Commitment, Member Advocacy, Education and Community. We encourage employee engagement in their career, self-motivation, and self-improvement to continue to learn and grow with the organization.

## Job Responsibilities

Underwrite all loan products according to lending policies and procedures to ensure loan quality for the credit unions loan portfolios. Effectively analyze healthy levels of risk on applications while ensuring accurate supporting documents and loan conditions are met. Assist with the administration of the Credit Unions Lending Systems and special loan program projects as needed.

## Essential Duties & Responsibilities

- Review, analyze and decision loan applications for consumer and real estate products utilizing experience and expert judgment for sound loan decisions.
- Adequately document any exceptions to general lending guidelines.
- Assist with lending audits as necessary.
- Work directly with member facing staff to negotiate and communicate loan status.
- Offer employee support, suggestions, and solutions to challenges that arise with the lending process.
- Perform regular audits of funded loan applications to ensure guidelines and policies are followed across all channels.
- Complete periodic review of open-ended loans for credit worthiness.
- Provide support and guidance to branch offices as subject matter expert for loan related items such as title work, closings, documents, etc.
- Work closely with and provide back up to real estate processing team to ensure accurate documentation and closing of real estate loans.
- Provide support to member facing staff regarding general loan corrections, modifications, payment reversals etc.
- Provide back up support to Real Estate Processing department with escrow analysis and establishing escrow accounts.
- Assist Real Estate Loan Manager with administration of Loans PQ (Meridian Link), and Calyx/Point loan origination software.
- Be knowledgeable of and adhere to all Credit Union policies and procedures.
- Perform other duties as assigned.

## Additional Duties & Responsibilities

- Using the Credit Union “Service Standards” as a foundation, demonstrate ongoing commitment to exceptional service to members, potential members, and other Credit Union staff.
- Project a positive, professional image in all interactions with internal and external members.
- Conduct business with the highest standards of personal, professional, and ethical conduct.
- Must maintain regular and punctual attendance to required shifts, meetings, trainings, and related employment engagements to support position responsibilities and duties.

## Education & Experience

- High school diploma or GED
- Bachelor’s degree or equivalent professional experience
- 2+ years of underwriting financial loans
- 4+ years of financial services experience
- Meet SAFE ACT registration requirements and NMLS license
- Proficient with Microsoft Office (Outlook, Word, Excel, etc.).

**Knowledge, Skills & Abilities**

- Expert knowledge of banking and/or credit union regulations.
- Ability to work in fast paced environment managing a wide variety of tasks.
- Professional and effective communication skills, including listening, writing and presentation
- Ability to work independently utilizing analytical and decision-making skills.
- Demonstrated organizational skills and use of effective time management.
- Ability to rend sound credit decisions on own authority.
- Experience in reviewing and interpreting financial and legal documents such as property deeds, personal and business tax returns, etc.
- Experience in negotiating and recommending financial products.
- Navigate situations involving credit risk beyond the parameters of company guidelines.

**Tools & Equipment Used**

- Computer, keyboard, mouse, copiers/printer, scanner, fax, postage/folding machine, etc.

**Physical Requirements / Working Environment**

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.

- Sitting or standing at a workstation for extended periods of time (i.e., 4, 6 or 8 hours)
- Working on a computer throughout the day (monitor, keyboard, and mouse use)
- Ability to listen and focus for long periods of time
- Standing at a copier for extended periods of time
- Ability to move up to 30 lbs.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. Hours over and above normal office hours could occur, including evenings, holidays, and some weekends. Schedule is subject to change based on business needs.

**Disclaimer**

*The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job. This is not an all-inclusive job description; therefore, management has the right to assign or reassign schedules, duties, and responsibilities to this job at any time.*

**I acknowledge that I have read this document and that it was discussed with me today. I understand the contents and acknowledge that I received a copy.**

**EMPLOYEE:**

Print name	Signature	Date

**MANAGER:**

Print name	Signature	Date