

BRAZOS VALLEY SCHOOLS CREDIT UNION

JOB DESCRIPTION

REAL ESTATE LOAN SERVICER

Department: Real Estate

Grade: 6

Reports To: Real Estate Supervisor

Classification: Non-exempt

Supervises Direct: N/A

Supervises Indirect: N/A

Effective Date: August 9, 2019

Revised Date: August 9, 2019

Role:

Responsible for the preparation of accounting and reconciliation reports, loan payment processing and administration; reconciliation; administration of insurances, annual escrow analysis and HMDA.

Essential Functions & Responsibilities include but are not limited to:

1. Maintains mortgage information including payment postings and updating member information, processing payoffs, lien releases, curtailments, monthly billing statements, adjustments and account research.
2. Answers telephone inquiries from members on routine inquiries regarding payoffs, collections, beneficiaries and other details of existing loans.
3. Serves as point of contact for construction loan portfolio; orders inspections and prepares draw requests for supervisory review.
4. Maintains records/files, assembles post-closing packages; verifies all documentation has been received, signed and dated; assures loan package is correct, complete and ready for filing.
5. Processes monthly and yearly escrow payments for taxes and insurance and balances general ledger accounts daily.
6. Manages escrow disbursements and annual T&I analysis processes.
7. Tracks and obtains proof of insurance as required on member loans.
8. Reviews quarterly Home Mortgage Disclosure Act (HMDA) data and prepares report to submit upon approval annually.

Performance Measurements:

Performance Measurements are not assigned at this time.

Position Requirements:

- Minimum one year similar or related real estate experience.
- A high school education or GED required.
- Serve as a Notary Public.
- Ability to analyze data for equitable resolutions.
- Proficient with problem solving and critical thinking skills.
- Ability to work regular full time hours.
- Ability to work on-site at designated location.
- Ability to communicate with courtesy, tact, and diplomacy and model exemplary member service.
- Proficiency in Microsoft Office software applications.

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Ergonomic Considerations:

- Must be able to sit and/or stand for extended periods of time (6 to 7 hours per day).
- Must be able to view a computer screen, use a keyboard to enter information, and manipulate a mouse.
- Job includes some repetitive hand/wrist motions.
- Ability to operate office machinery.
- Ability to lift up to 25 pounds.

This job description is not a comprehensive list of all activities, duties, and responsibilities of the position. Such requirements may be expanded or otherwise changed at any time as indicated by the operational needs of the credit union. Employees may also be required to assist colleagues with their job responsibilities from time to time.

Printed Employee Name

Date

Employee Signature