

UNIVERSITY OF SOUTHERN CALIFORNIA

Credit Union Real Estate Loan Production Manager

Job Code: 115121

OT Eligible: No

Comp Approval: 1/14/2020

JOB SUMMARY:

Manages the real estate loan production office's daily operations. Sells real estate loans to members, and identifying, soliciting, and consulting with prospective borrowers to meet minimum sales goals. Liaises with entities regarding titles, escrow, and appraisals. Acts as subject matter expert and supporting regular updates to pricing, policies, and procedures. Facilitates closures of loans, and is responsible for selling borrowers additional credit union products and services, as appropriate. Maintains thorough documentation of all records and transactions, and provides reports as necessary.

JOB ACCOUNTABILITIES:

***E/M/NA % TIME**

_____	_____	Manages the real estate loan production office's daily operations. Oversee the daily tasks set out through guidance, training and goal setting. Trains staff and reviews work for quality, completion, accuracy and adherence to internal operating policies and procedures. Counsels and/or disciplines as needed.
_____	_____	Sells real estate loans to members, identifying, soliciting, and consulting with prospective borrowers to meet minimum sales goals. Originates first and second trust deed mortgage loans, and consults with borrowers regarding the loan process, communicating loan rates, programs, fees and other relevant loan information. Liaises with entities regarding titles, escrow, and appraisals, as well as relevant and appropriate government agencies and real estate offices. Ensures funding deadlines are met to increase loan volume.
_____	_____	Acts as subject matter expert and supporting regular updates to pricing, policies and procedures. Monitors processing workflows to identify and implement changes as needed, providing regular reports to senior leadership. Maintains thorough documentation (e.g., Home Mortgage Disclosure Act data, 1908 filings) and ensures data is collected and reported in compliance with investor and credit union requirements and with all state and federal guidelines.
_____	_____	Facilitates closures of loans, and is responsible for selling borrowers additional credit union products and services, as appropriate. Acts as subject matter expert, participating in the development of new business and marketing strategies and regular updates to pricing, policies, and procedures. Communicates and verifies rates with other credit union departments to ensure consistency and correct reporting.
_____	_____	Manages the Point of Sale and Loan Origination System for updates, changes and training and best practices. Maintains loan process equipment and software, ensuring system capabilities and functionalities are compliant and efficient. Makes recommendations for new software and tools to enhance the employee and member experience.
_____	_____	Stays current with industry and regulatory changes, and ensures senior leadership and borrowers are informed and updated as required. Attends relevant and appropriate meetings, conferences and trainings as necessary, maintaining currency with real estate and mortgage trends.

Performs other related duties as assigned or requested. The university reserves the right to add or change duties at any time.

***Select E (ESSENTIAL), M (MARGINAL) or NA (NON-APPLICABLE) to denote importance of each job function to position.**

EMERGENCY RESPONSE/RECOVERY:

Essential: No

Yes In the event of an emergency, the employee holding this position is required to "report to duty" in accordance with the university's Emergency Operations Plan and/or the employee's department's emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.

JOB QUALIFICATIONS:

Minimum Education:

Bachelor's degree

Combined experience/education as substitute for minimum education

Minimum Experience:

3 years

Minimum Field of Expertise:

Notary Public designation, or must become one. Thorough knowledge of real estate lending. Excellent written and oral communication skills. Demonstrated ability to lead, coach and motivate others. Experience with state and federal regulations (e.g., RESPA, Reg Z, ECOA, State Fair Lending, HMDA, 1908.) Ability to provide and receive honest feedback. Demonstrated analytical, decision-making and organization skills. Ability to quickly assess and process large amounts of information and numerical data accurately.

Preferred Education:

Bachelor's degree

Preferred Experience:

5 years

Preferred Field of Expertise:

Five years' experience in real estate lending, sales, and customer service. Experience in a leadership/management role. Proven record of driving new business and meeting sales numbers.

Supervises: Level:

Supervises student, temporary and/or resource workers.

Comments:

May require work, and travel, on weekends, evenings, and/or holidays, based on business necessity.

SIGNATURES:

Employee: _____ Date: _____

Supervisor: _____ Date: _____

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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