

InRoads Credit Union is seeking a diligent, and knowledgeable full time Mortgage Processor to join our team in St Helens, Oregon. This position comes with a full benefit package including a matching 401k.

At the heart of every InRoads Credit Union position is a relationship built between the you and the members you serve. Transparency, acceptance of individuality, confidence and strong communication skills are necessary. You understand that members trust and rely on your assistance daily. Your goal is to exceed the members expectations in everything you do.

The Mortgage Processor is responsible for ensuring a smooth and compliant loan transaction for the Loan Officer, the member and the Credit Union. The Mortgage Processor must be aware of all regulations, guidelines, processes and policies that affect Lending.

This role will require at a minimum an Associate degree in Business Administration, Finance, Accounting, or in a related field or at least 3 years of direct experience working in the mortgage environment as a loan processor, doc drawer, funder and/or underwriter.

A successful Mortgage Processor should be equipped with the following:

- Must possess a strong understanding of real estate loan requirements, loan guidelines and regulations. Experience with conventional, FHA, VA and RD loans preferred
- Ability to examine and analyze loan documentation for accuracy and completeness
- Knowledge and familiarity with fraud detection techniques
- Working knowledge and experience with Encompass and other industry-related software and programs
- Working knowledge of secondary market, nonconforming and correspondent/brokered loan products and underwriting guidelines
- Excellent computer skills, proficiency with word processing and spreadsheet programs and a working knowledge of automated systems used in loan underwriting, such as DU or LP
- A thorough understanding of NCUA and CFPB compliance regulations, as related to lending practices
- Must be able to maintain composure under pressure, interact routinely with others face-to-face, by telephone, and through other communication methods using active listening skills and excellent teamwork
- Ability to problem-solve and perform work in an ever-changing environment
- Must be reliable in creating highly accurate work results and meeting strict deadlines
- Requires the ability to remain flexible despite interruptions and/or routine changes to priorities and/or job duties
- Must be able to efficiently multi-task and work with minimal supervision
- Excellent and effective oral and written communication skills with internal and external members
- Must be bondable

InRoads Credit Union is an Oregon-based not-for-profit financial institution. At InRoads, we are that trusted resource for our members and communities. We're here to deliver the financial expertise our members want and need, from affordable loans and financial resources, to money saving advice and planning. When our members succeed, so does the credit union. Our employees are a vital part of that success. Transparency, celebration of

individuality, confidence, the ability to work with members to achieve their financial goals and dreams, and strong communication skills are necessary for any successful candidate.

Together we are InRoads Credit Union.

If you feel a connection to our credit union after reading a little about the position and our organization, and you meet minimum qualifications, submit your employment information (letter of interest, resume and application) as soon as possible. This position will remain posted until filled.

InRoads is an equal employment opportunity employer.