



Position Title		Division
Consumer Lending Document Specialist		Lending
Reports To:	Department	Date
AVP, Equity Lending Manager	Consumer Lending	7/1/21
Supervises	FLSA	Revised
N/A	Nonexempt (hourly)	

GENERAL SUMMARY

The Consumer Lending Document Specialist is a shared services role supporting both the Credit Union's Equity and Indirect Lending departments. The position is primarily responsible for preparing and processing loan packages and processing contract funding in accordance with all state and federal regulations as well as Credit Union policies and procedures while maintaining the highest level of service to internal and external customers.

MAJOR RESPONSIBILITIES

1. Processes and prepares closing documents and funding of Home Equity Loans, Home Equity Lines of Credit, and Indirect Loans within all Regulations and Guidelines.
2. Orders and inputs valuations for home appraisal, flood insurance, and title insurance.
3. Analyzes various pay stubs and tax returns to determine satisfaction of income verification stipulations.
4. Interacts professionally with all customers, vendors, and members to obtain missing or invalid information and documentation; obtains and reviews documentation for accuracy and authenticity; carefully reviews all documents for potential fraud; communicates suspected fraud and or discrepancies to Management; and obtains employment and insurance verifications.
5. Provides assistance to internal and external customers regarding loan documentation and processing; generates customer correspondence relating to the initiation of the loan in accordance with Credit Union guidelines; responds to dealer problems and inquiries and answers department telephone calls and routes them accordingly.
6. Assists internal and external customers regarding loan documentation and processing; generates customer correspondence relating to the initiation of the loan in accordance with Credit Union guidelines; answers department telephone calls and routes them accordingly.
7. Assists other departments in the Credit Union when necessary.
8. May include other duties as assigned by management.

QUALIFICATIONS:

Education

High school diploma or equivalent (GED) education required.

Experience/Skills/Knowledge:

1. 6+ months previous administrative or member-facing experience, preferably in a credit union or financial institution.
2. Excellent organizational, analytical and problem-solving skills.
3. Ability to handle multiple projects/priorities simultaneously with an effective outcome.

4. Ability to deal with highly confidential information. Must possess strong service orientation skills.
5. Excellent verbal, written, telephone and interpersonal communication skills.
6. PC proficient, including Microsoft Office (Word, Excel, PowerPoint, Outlook) and the Internet.
7. Ability to function in a commercial office environment and utilize standard office equipment including but not limited to: fax, copier, telephone, etc. Some travel required. Ability to lift a minimum of 25lbs. e.g. file boxes

GENERAL DESCRIPTION:

In terms of physical requirements, this position requires work best described as:

☐ Sedentary ☒ Light ☐ Medium ☐ Heavy ☐ Very Heavy

PHYSICAL TASKS:

- Standing/Walking/Bending/Stooping –Occasional
- Hearing - Ability to receive information through oral communication (face to face and telephone). - Continuous
- Talking - Expressing or exchanging ideas by means of the spoken word (face to face and telephone). – Continuous
- Reading – Ability to receive information through fax, e-mail and text messages – Continuous

AUDIO / VISUAL:

- Requires vision to perform work dealing with data and figures and computer screens. -Continuous
- Requires ability to prepare and execute presentations, training programs and seminars.-Continuous

PSYCHOLOGICAL/MENTAL DEMANDS:

- Responds positively and productively to stressful internal (employee)/situations. - Continuous
- Assists others to work harmoniously and effectively as part of a work team. – Continuous

Employee's Signature		Date	
Manager's Signature		Date	
Human Resources' Signature		Date	