



**Position Title: Mortgage Loan Officer II**

**Full Time, Exempt**

**Location: Pomona,CA**

Self-Help Federal Credit Union (SHFCU) is part of a family of nonprofit organizations whose mission is to create and protect ownership and economic opportunity for all. We are a \$750 million CDFI dedicated to providing sustainable loans and responsible financial products for people of modest means, and are one of the fastest growing community development credit unions in the nation.

Self-Help Federal Credit Union is currently undergoing dynamic growth in its retail credit union operations in California, Illinois, and Florida. This is a hands-on role where your efforts have a meaningful impact on the growth goals of the organization.

### **Position Summary**

The successful candidate, under limited supervision, provides information on credit union products and services to potential borrowers according to all credit union policies and procedures as well as Federal and State rules and regulations; interviews all applicants for real estate loans; prepares, analyzes, processes and documents all required forms and related documents for real-estate loans; approves or denies loan applications based on analysis of each applicants background, including the more complex applications, with limited oversight or assistance from management and underwriting; and is responsible for promoting credit union products and services to ensure meeting productivity goals.

### **Responsibilities**

- Meet with loan applicants to discuss viable mortgage options, counsel on credit and budget, develop roadmap and process for mortgage approval and assist with the loan application process.
- Prequalify loan applicants by examining all borrower information and documentation, assessing credit-worthiness, adequacy of income, credit and collateral and calculating repayment risk.
- Using in-depth lending experience, determines the appropriate manner to structure loan, use of multiple loan products, and maximum purchase price/loan amount based on borrower data.
- Approve or deny real-estate loan applications that do not meet pre-qualification standards, and explain reasons for denial.
- Gather and review necessary data to complete the loan review process including credit bureau reports, verifying debts and estimating monthly payments for any outstanding debts not listed on application and ensuring they are added to application.
- Comply with all federal and state mortgage regulations and disclosure requirements.
- Consistently prepare exemplary mortgage loan application and documentation for underwriting and loan closing. Ensure that each real-estate loan is processed accurately, troubleshoot any

issues that may arise during the processing period, and maintain communication with borrower throughout processing period, as needed. Consistently achieve loan production goals.

- Represent Self-Help in networking functions and develop mortgage loan business through continual identification, development and maintenance/expansion of a quality network of business relationships that serves as a recurring source of referrals for new mortgage lending opportunities. This network may consist of Real Estate professionals, builders, and professional contacts, as well as other valuable referral sources enhanced by regular participation in business related development opportunities, community efforts to promote homeownership and professional organizations.
- May oversee the responsibilities of a Mortgage Loan Assistant, if appropriate;
- May coach less experienced Mortgage Loan Officers, as needed;
- Other duties as may be deemed necessary.

### **Requirements**

- Strong commitment to our mission – creating economic opportunity for traditionally underserved communities.
- Strong understanding of cultural competency
- Preference for working in organizations that place priority on teamwork and collaboration
- High School diploma or equivalent; Bachelor's degree preferred.
- 5 to 10 years relevant experience including at least 3 years' experience as MLO.
- Prior experience at Self-Help in Mortgage Lending preferred.

### **Knowledge, Skill and Ability:**

- Demonstrated ability to represent Self-Help, develop business, generate leads and develop community networks. Able to utilize existing networking and strong association relationships and able to expand those relationships to drive referral business;
- In depth analytical and quantitative skills and ability to independently handle loan applications and assess even the most complex borrower's ability to successfully repay loans including the use of multiple loan products, when needed;
- Demonstrated ability to meet high productivity goals;
- Ability to secure and maintain NMLS certification;
- Ability to work collaboratively on team as well as work independently and with little oversight on handling assignments;
- Sensitivity to issues of low-wealth borrowers and a desire to work in a racially and socially diverse organization;
- Strong organization, computer and customer service skills;
- Strong communications skills including strong writing skills and presentation skills;
- Proficiency with Word, Excel and PowerPoint;
- Ability to travel;
- English/Spanish fluency desired.

### **Physical Requirements/Work 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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions;

- Close vision is required;
- Employee is regularly required to: sit; talk and hear; use hands to finger, handle or feel; and reach with hands and arms. A sit-stand desk is also acceptable;
- Employee is frequently required to type and use a keyboard;
- The employee must occasionally lift and/or move up to 10 pounds.

#### **Core Values:**

In addition to the above, the successful candidate must exemplify Self-Help's Core Values:

- Mission Before Self – We always seek to put our mission and the communities we serve first.
- Service with Excellence – We strive to provide exceptional service
- Embracing and Promoting Change – We recognize that change is essential and can be hard.
- Results, Not Credit – We encourage teamwork and collaboration focused on results.
- Diversity as Strength – We value diverse perspectives, skills, and backgrounds as core strengths.
- Financial Sustainability for Mission Impact – We build financial strength to advance and sustain our work.

#### **About Us:**

Self-Help Federal Credit Union was chartered in 2008 to build a network of branches that serve working families and underserved communities. With 19 branches in California, 3 branches in Illinois, 2 branches in Florida, approximately \$718 million in assets, and serving more than 80,000 members and clients, Self-Help Federal is one of the fastest-growing low-income designated credit unions in the country. It is part of the national Self-Help family of non-profit organizations whose collective mission is to create and protect ownership and economic opportunity for all. For 36 years, the Center for Community Self-Help and its affiliates have provided \$7.2 billion in financing to help over 131,000 low-wealth borrowers buy homes, start and build businesses, and strengthen community resources. For more information, go to [www.self-helpfcu.org](http://www.self-helpfcu.org) and [www.self-help.org](http://www.self-help.org).

#### **We are an equal opportunity employer:**

SHFCU is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, religion (and lack thereof), disability that can reasonably be accommodated, marital status (including domestic partner status), ancestry, nationality, national origin, family status, sex (including pregnancy, childbirth, and related medical conditions), other medical condition (physical or mental), AIDS/HIV status, genetic information, sexual identity, gender identification (including transgender status), sexual orientation, and veteran status.

**Compensation:** Competitive nonprofit salary, based on experience, plus a generous benefits package that includes health, dental, life insurance, flexible spending plan, retirement plan, and paid parental leave.

**Please apply to our Human Resources Department:**

Interested individuals please send a resume and cover letter to [cahiringmanager@self-helpfcu.org](mailto:cahiringmanager@self-helpfcu.org) and reference this job, **Mortgage Loan Officer II** in the subject line of your message.