



Position Title: Senior Mortgage Loan Officer

Status: Full-time, Regular, Exempt

Location: California

POSITION SUMMARY:

The Senior Mortgage Loan Officer will supervise a group of Mortgage Loan Officers within an identified area and partner with the Director of Mortgage Origination to help generate mission impact mortgage loan origination, expanding our relationships and marketing Self-Help's mortgage lending products to potential borrowers and networks in California. The Sr. MLO creates marketing strategies, trains, and manages mortgage loan officers through implementation, in an effort to grow loan production and meet organizational goals.

Critical to this role is the understanding of the value of team work and customer relationships as the Sr. MLO will have direct contact with both internal and external customers and will work closely with mortgage loan officers, sector leaders, and underwriters to perform the principal duties of the role. Furthermore, the ability to identify and address mortgage training needs, the Sr. MLO, will develop and deliver the training.

PRINCIPLE DUTIES AND RESPONSIBILITIES:

MARKETING, MANAGING, SALES PRODUCTION

- Market with MLOs and/or BMs to help grow loan referral networks and provide support through attendance at various home ownership events.
- Coach and provide guidance to MLOs to develop strategies and plans to increase loan production.
- Manage and track all Homebuyer Workshops coordinated by MLOs and BMs.
- Review assigned MLO files in Encompass weekly, discuss file structure, and training opportunities with DMO and MLO.
- Manage partnerships created by DMO with other credit unions, financial institutions, and mortgage lenders.
- Develop relationships with Realtors or lending partners that are mission aligned and will refer borrowers that fit SHFCUs mortgage products.
- Ability to produce and process his/her own mortgage loan pipeline.

TRAINING AND DEVELOPMENT

- Train staff on marketing techniques; relationship building; down payment assistance programs.

- Develop staff to consistently offer excellent internal/external customer service through formal communication and timely responses to all inquiries.
- Train and provide feedback to MLOs on methods to constantly increase their contacts lists and manage their outreach activity for effectiveness.
- Develop training schedule for all new hires, tailoring the information based on their experience.
- Train BMs and coordinate mortgage refresher trainings for branch staff.
- Lead and communicate training topics (mortgage UW updates, pre-qualification responses, real estate industry news, Encompass solutions) during monthly team meetings.
- Train MLO/MLA on new guidelines, procedures, increasing pre-qualifications, and file structuring.

OTHER

- Participate in strategic planning and goal setting.
- Support MLO vacations, partnering with MLA and processing files during their absence to maintain deadlines and service standards
- Perform other duties as may be deemed necessary.

MINIMUM QUALIFICATIONS AND REQUIREMENTS

- Undergraduate degree preferred; but not required.
- 2+ years of experience as an MLO with SHFCU including supervisory role or relevant managerial experience with a financial institution.
- Knowledge of relevant mortgage loan products in the market.
- Fluency in Spanish and English is a plus.
- Exhibits the following Self-Help leadership competencies:
 - High Emotional Intelligence: team and people skills, self-awareness, etc.
 - Relevant technical and strategic skills and problem solving capability
 - Cultural competence and inclusion
 - Persuasion and negotiation skills
- Ability and willingness to travel and work overtime as needed.
- Ability to demonstrate Self-Help's Core Values:
 - Mission Before Self
 - Service With Excellence
 - Embracing & Promoting Change
 - Results Not Credit
 - Diversity as a Strength
 - Financial Sustainability for Mission Impact
- Strong written and verbal communication skills.
- Ability to effectively present information and respond to questions from groups and/or individuals.
- Excellent interpersonal skills.
- Training — Knowledge of principles and methods for showing, promoting, and selling products or services.
- Experience developing and maintaining training programs.
- Strong attention to detail.

- Ability to work effectively and cooperatively in teams.
- Ability to set priorities and organize competing priorities.
- Proficiency with MS Word, Excel, Outlook, PowerPoint, and Encompass 360.
- Ability and willingness to travel, including day trips and some overnight travel.

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.
- Employee is frequently required to type and use a keyboard.
- The employee must occasionally lift and/or move up to 20 to 40 pounds.

This position description is intended to describe the duties most frequently performed by an individual in this position. It is not intended to be a complete list of assigned duties but to describe a position level. Furthermore, the essential functions are listed above and reasonable accommodations will be made to meet the requirements of the American with Disabilities Act.

About Self-Help Federal:

Self-Help Federal Credit Union was formed in 2008 to build a network of credit union branches to operate on a scale uncommon in the community development industry. Through a series of mergers, acquisitions, and new branch launches in California, Illinois, and Wisconsin, we have built a community development credit union that aims to provide high-impact financial services to low income and working class communities.

Self-Help Federal now has 30 branches, over \$1.1 billion in assets, and serves more than 80,000 members. We are committed to delivering safe and affordable savings, transparently-priced accounts and a full suite of loans – small dollar, citizenship, unsecured consumer, auto, and mortgage – often to borrowers who could not access responsible services elsewhere.

Self-Help Federal is part of the Self-Help family of non-profit organizations with a common mission and leadership. Over its 37-year history, Self-Help has learned that access to responsible savings, loans, and transactions is key to financial security, family healthy, and improved opportunity for low-income families. Self-Help has delivered \$7.6 billion in financing through more than 137,000 loans to families, individuals, and organizations across the nation.

We are an equal opportunity employer:

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

Application:

Interested individuals please send a resume and cover letter to cahiringmanager@self-helpfcu.org and reference this job, "Senior Mortgage Loan Officer, California" in the subject line of your message.

The Self-Help Federal Credit Union is an Equal Opportunity Employer