



TITLE: Assistant to VP of Lending

REPORTS TO: VP of Lending

*Purpose*

The Assist VP of Lending is responsible for supporting the Vice-President of Lending with daily hands-on leadership management of consumer/real estate loan operations. The Assistant of VP of Lending supports VP of Lending by gathering members financial documentation, entering and updating loan application files, following up with members, providing information via phone calls/emails to existing and potential members, creating and processing documentation for applications and closings, and providing high quality service. Promote credit union products and services.

*Duties and Responsibilities*

1. Initial gathering of required information for documentation for loans to ensure timely closings.
2. Follow up on past due loans and clear exception in a timely manner.
3. Process all correspondence for collections department, ensuring accuracy of work. Create form letters, type labels, and provide general administrative support.
4. Interview and assist current and/or potential members with the loan applications process to ensure completeness of information.
5. Order title work, flood searches, loan documentation, and credit reports and be able to interpret resulting reports.
6. Request collateral valuation through internal or external sources
7. Prepare closing package, researching and resolving all items in the closing package to ensure closing process is on-time and documentation is complete and accurate.
8. Work with various professionals to facilitate document prep and loan closing (title companies, attorneys, environmental agencies, etc.)
9. Follow policies and procedures
10. Provide necessary report for VP of Lending and Management
11. Provide superior customer service to existing and new members by resolving issues and providing accurate and timely information
12. Attention to regulatory requirements and compliance training applicable to position

13. Request and evaluate real-estate appraisal to ensure proper guidelines are followed and final value is properly determined
14. Perform audit of loan files to ensure quality of work and quality of documentation
15. Oversee efforts required to develop and establish internal and external programs and relationships with mortgage brokers and others for loan product
16. Set up appointments for real estate and consumer lending departments.
17. Collect and process vehicle title paperwork.

*Other Duties*

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.