

Ideal Credit Union
Structured Compensation - Job Description
Junior Mortgage Loan Officer

Data Year: 2025

Prepared On: 09/03/2025

Department:	Mortgages	Grade:	7
Reports To:	Mortgage Sales Manager	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:	SVP of Mortgage and Consumer Lending	Effective Date:	08/06/2025
		Revised Date:	09/03/2025

Role:

The Junior Mortgage Loan Officer partners with experienced mortgage professionals to drive lead generation, streamline the loan process, and deliver exceptional member experience. This entry-level role combines hands-on support, structured training, and community outreach to develop the skills needed for a future Mortgage Loan Officer position.

Essential Functions & Responsibilities:

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|---|-----|--|
| E | 30% | Partner with internal teams, external referral partners, and all file stakeholders to cultivate and qualify residential first-mortgage leads, support the Mortgage Sales Manager in meeting individual sales goals, and guide everyone through a seamless, best-in-class mortgage experience. |
| E | 20% | Shadow and assist the sales team in nurturing and expanding relationships with referral partners, realtors, insurance agents, and community organizations while mastering lead-generation and business-development strategies. |
| E | 20% | Serve as the liaison between originators and processors by collecting and verifying borrower documentation, ensuring each file is complete and accurate, and coordinating clear communication of loan decisions. Cultivate analytical skills to assess borrower financial profiles and recommend the most appropriate mortgage products. |
| E | 10% | Collaborate with team members and management to assist in planning and executing marketing activities such as webinars, seminars, community events, and realtor-focused outreach. |
| E | 10% | Participate in training to develop a strong understanding of mortgage products, best practices, regulatory requirements, and internal lending policies. |
| N | 5% | Maintain strong working knowledge of mortgage products and state regulatory guidelines and the credit union lending policies. Understand and refer other credit union products and services as appropriate. |
| N | 5% | Performs other duties as assigned, including administrative support and ongoing professional development activities as part of the junior officer development plan. |

Performance Measurements:

1. To build a strong foundation for future origination by actively supporting the mortgage process, contributing to pipeline management, and demonstrating progress in lead development and relationship building efforts.

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2. To support the promotion and referral of Credit Union products and services during member interactions with a focus on learning cross-selling techniques and identifying referral opportunities.
3. To ensure that all approved loans comply with established loan standards.
4. To maintain a professional, courteous, and friendly atmosphere for members and co-workers.
5. To maintain mortgage knowledge and demonstrate consistent progress in learning Credit Union mortgage products, pricing, guidelines, and general industry knowledge through mentorship sessions and required trainings.
6. To strive towards improving experience and skillset growth in closed loan ratios. Regularly follow up on leads and loan status under Mortgage Sales Manager's guidance.
7. To demonstrate willingness to participate in evening or weekend appointments, member events, or on-call rotations for Real Estate Professionals, as approved by management.
8. Required to obtain or possess a Mortgage Loan Originator ("MLO") unique qualifier (i.e. registration number). Must have the ability to successfully complete all MLO Registry requirements, including passing background and credit checks and submitting to fingerprinting and to any other requirements of the rules enacted pursuant to the S.A.F.E. Act. To comply with the CFPB regulations employees in this position must be able to prove financial fitness as defined in the regulation.
9. Complies with Bank Secrecy and the AML Act, as well as completes all required compliance testing.

Knowledge and Skills:

Experience	One year to three years of similar or related experience.
Education	A high school education or GED.
Interpersonal Skills	Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.
Other Skills	<ol style="list-style-type: none">1. Willingness to learn secondary market guidelines and gain experience in residential first and second mortgage lending2. Interest in developing the ability to sell mortgage and Credit Union products and services3. Strong written and verbal communication skills4. Proficient in Microsoft Office and comfortable learning mortgage loan origination systems.
Physical Requirements	
Work Environment	

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This Job Description is not a complete statement of all duties and responsibilities comprising the position.

Printed Employee Name

Date

Employee Signature