

Ideal Credit Union
Structured Compensation - Job Description
Mortgage Sales Manager

Data Year: 2026

Prepared On: 06/08/2026

Department:	Mortgages	Grade:	12
Reports To:	SVP of Mortgage & Consumer Lending	Classification:	Exempt
Supervises Direct:	4	Supervises Indirect:	0
Approved By:	CLO	Effective Date:	02/01/2021
FLSA Basis:	Administrative	Revised Date:	06/08/2026

Role:

The Mortgage Sales Manager is responsible for leading and developing a high-performing team of mortgage loan originators to achieve production goals while delivering an exceptional member experience. This role supports the credit union's 'people helping people' philosophy by fostering meaningful relationships, promoting financial well-being, and driving sustainable, member-focused mortgage growth.

Essential Functions & Responsibilities:

- E 35% Lead and coach the mortgage sales team to drive production, revenue, and market share through a consultative, member-focused approach.
- E 25% Oversee team performance through pipeline and results management, supporting team members with pipeline management as needed, while recruiting, developing, and coaching loan originators in a collaborative, service-focused culture.
- E 10% Strengthen community and referral partnerships to support member growth and brand presence.
- E 10% Collaborate across departments to ensure a seamless loan experience while resolving escalated issues and improving processes.
- E 10% Analyze production, market, and competitive data to drive strategy, forecasting, and performance optimization.
- N 5% Stay up to date on industry trends by attending professional events and/or training opportunities
- N 5% Performs other job related duties as assigned.

Performance Measurements:

1. To meet or exceed annual budgeted volume and growth plans.
2. To maintain a working knowledge of the Credit Union's mortgage loan standards, governmental regulations, and investor guidelines.
3. To maintain friendly, professional and accurate service and support to all members and associates.
4. Completes all required compliance testing annually and encourages staff to do the same. Complies with all regulations including but not limited to the Bank Secrecy Act and the Anti Money Laundering Act (AML).
5. To maintain and develop a well trained qualified staff to meet the needs of members.
6. To manage employee performance plans quarterly. Setting specific goals for sales and service results. Conducting an annual review for each employee.

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7. Responsible for coaching employees to strengthen skill levels while identifying training and development needs.
8. Develop and strengthen member relationships by selling the "relationship" and the "credit union", not just the product.
9. Responsible for keeping employees informed of individual, branch and credit union goals.
10. Motivate and encourage employees to participate in local community involvement programs.
11. 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.

Knowledge and Skills:

- | | |
|-----------------------|--|
| Experience | Five years to eight years of similar or related experience.
Five to eight years of sales management experience.
Experience with Encompass 360 and nCino POS. |
| Education | (1) A two-year college degree, or (2) completion of a specialized certification or licensing, or (3) completion of specialized training courses conducted by vendors, or (4) job-specific skills acquired through an apprenticeship program. |
| Interpersonal Skills | Work involves extensive personal contact with others and is of a personal or sensitive nature. Motivating, influencing, and/or training others is key at this level. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary and often requires the ability to influence and/or sell ideas or services to others. |
| Other Skills | 1. Knowledge of the secondary market and experience with first and second mortgage residential real estate lending. (FNMA, FHA, VA)
2. Must have working knowledge of regulations affecting mortgage lending.
3. Must have good communication and management skills.
4. Must have working knowledge of spreadsheets and word processing software. |
| Physical Requirements | This position may involve standing and walking on a somewhat regular basis, but also may involve sitting on a regular basis. Typing or otherwise working primarily with fingers rather than with the whole hand or arm is required on a continual basis. Expressing or exchanging ideas by means of the spoken word, ability to receive detailed information through verbal and written communication, and the ability to see with or without corrective lenses are all necessities of this position on a continual basis. |
| Work Environment | Office environment, which may include working extra hours and weekends, overtime, rotating shifts, and may be stressful at times. |

Acknowledgment

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The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

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

Printed Employee Name

Date

Employee Signature