Ideal Credit Union

Structured Compensation - Job Description

Mortgage Servicer

Data Year: 2026
Prepared On: 08/04/2026

Department:	Mortgages	Grade:	8
Reports To:	Mortgage Servicing Manager	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:	SVP of Mortgage and Consumer Lending	Effective Date:	01/23/2023
		Revised Date:	08/04/2026

Role:

Responsible for managing first and second mortgage loan accounts throughout the life of the loan. Duties include loan preparation and funding, payment processing, escrow administration and analysis, insurance and tax disbursements, mortgage document recording, 1098 reporting, and ongoing servicing activities while ensuring accuracy, compliance, and exceptional member service.

Essential Functions & Responsibilities:

E	25%	Responsible for preparing closing packages, distribution of closing funds, funding new loans, and conducting pre-closing and post-closing audits.
E	25%	Responsible for administering escrow accounts, including reconciling escrow funds; processing and tracking insurance and property tax disbursements; making billing adjustments as needed; assisting with annual escrow analysis; reviewing and communicating complex escrow-related matters; and processing homeowner's insurance claims, including ensuring proper claim check endorsements and disbursements.
E	20%	Ensures all servicing activities are completed accurately and efficiently. Responsibilities include, but are not limited to, researching loan account histories, updating member information, resolving inquiries, payment processing and ensuring timely follow-up and completion of servicing requests.
E	15%	Ensures all mortgage payoff, satisfaction, and subordination requests are processed accurately and efficiently. Responsible for preparing, reviewing, and recording required documentation with the appropriate county offices to ensure timely and accurate lien releases and servicing updates.
E	5%	Acts as the primary servicing liaison for members, insurance carriers, tax authorities, and other third parties, ensuring timely communication, issue resolution, and coordination of mortgage servicing activities.
E	5%	Aide in developing and revising servicing processes and procedures.
N	5%	Performs other job related duties as assigned.

Performance Measurements:

1. Complete document retention and recordation in an accurate and timely manner.
2. To ensure that the information on the MeridianLink, Lenderlink, and DNA system is complete and accurate.
3. To maintain and pay property taxes and insurance in an accurate and timely manner. This includes running respective reports from vendor’s to obtain the necessary information.

4. To maintain a working knowledge of the Credit Union's mortgage loan standards and governmental regulations.
5. To provide friendly, professional and accurate service and support to all members and associates.
6. Complies with Bank Secrecy and the AML Act, as well as completes all required compliance testing

Knowledge and Skills:

Experience	Three years to five years of similar or related experience.
Education	Equivalent to a high school education.
Interpersonal Skills	Work normally involves contacts with persons beyond immediate associates generally regarding routine matters for purposes of giving or obtaining information which may require some discussion. Outside contacts take the form of service to the public (members or vendors) requiring ordinary courtesy in providing assistance and information.
Other Skills	1. Knowledge of the secondary market and experience with first and second mortgage residential real estate lending. 2. Must have the ability to sell mortgage loan and other Credit Union products and services. 3. Must have good communication skills. 4. Must be able to type, use PC and general office equipment including 10-key calculator.
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
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.

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Printed Employee Name

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Date

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Employee Signature