Community Mortgage Advisor
City & County Credit Union

Classification: Non-exempt + Commission
Reports to: Director of Mortgage Services
Review Date: August 2026

JOB DESCRIPTION

The Community Mortgage Advisor is responsible for developing and driving first and second mortgage loan business through external referral sources and community relationships. Working with minimal supervision, this position proactively identifies and solicits residential mortgage and home equity opportunities through relationships with realtors, builders, financial professionals, and other nontraditional sources. The CMA is accountable for developing and maintaining a quality network of business relationships that serves as a recurring source of new prospective borrowers. This role will comply with all applicable Federal and State regulations, while demonstrating a commitment to professional ethics, sound judgment, and exceptional member service.

Essential Functions:

- Actively solicits new mortgage and home equity business by developing self-sourced relationships in the community and surrounding area.
- Proactively networks externally to build and maintain a pipeline of referral sources that generates additional business opportunities.
- Initiates and conducts business development efforts to develop new mortgage and home equity opportunities.
- Fully explains available mortgage and home equity programs and products to prospective partners and borrowers, including financing options, borrower fees, loan repayment options, and other credit terms.
- Assists borrowers and non-members with inquiries and information requests and assists eligible borrowers with establishing membership with CCCU.
- Interviews borrowers and requests the information necessary to complete loan applications.
- Maintains active lead management records to track borrower inquiries and activities.
- Inputs loan applications into the loan origination system (LOS).
- Uploads and reviews DU findings, including verification messages and approval or denial conditions.
- Compiles borrower loan documentation for loan processing.
- Reviews and analyzes residential loan applications to verify information is complete and meets establishment standards, including type and amount of mortgage, borrower assets and liabilities, and length of employment.
- Corresponds with borrowers and creditors to resolve questions regarding application information.
- Employs sound judgment in the process of validating loan approval utilizing Fannie Mae Desktop Underwriter.
- Verifies income and assets as required and reviews credit reports as needed to address inconsistencies identified in the DU findings.
- Communicates underwriting decisions and conditions to borrowers and partners.
- Locks interest rates with borrowers and investors.
- Works with the underwriter, loan processer, closer and borrower to help ensure timely loan closing, funding and loan purchase.
- Assists mortgage processor and closer as needed.
- Promotes and cross-sells other credit union products and services as appropriate.
- Maintains comprehensive knowledge of first and second mortgage real estate lending practices, including applicable federal and state regulatory requirements, agency and credit union

requirements.
- Maintains a thorough understanding of Conventional, FHA, VA and special mortgage loan programs, as well as the documentation necessary for processing and obtaining underwriting approval for these loans.
- Informs supervisor of legal, auditing, compliance and other issues as necessary.
- Follow Bank Secrecy Act (BSA) policies and procedures as they relate to this position.
- Performs additional duties and projects as assigned.

Competencies & Skills:
- Demonstrates professionalism and respect when working with individuals with different backgrounds, perspectives, and experiences.
- Communicates complex information in a clear, concise and professional manner to a wide variety of audiences.
- Demonstrates strong written and verbal communication skills.
- Maintains a strong focus on member service and provides positive, professional experiences for members, prospective members, and business partners.
- Demonstrates strong attention to detail, accuracy and thoroughness.
- Is flexible and adaptable to changing priorities, responsibilities, and business needs.
- Works independently with minimal supervision and takes responsibility for reviewing the accuracy and quality of their own work.
- Displays an understanding of credit union policies, procedures, and service expectations.
- Demonstrates strong organizational and time management skills, including the ability to manage multiple projects and meet deadlines.

Qualifications:
- Bachelor's degree (B. S.) from four-year college or university preferred.
- Minimum of 3 years of experience as a Mortgage Loan Officer preferred.
- In-depth knowledge of Windows-based PC applications, including Microsoft Office, internal data processing systems and mortgage loan origination systems.
- Must be eligible to register with the Nationwide Mortgage Licensing System & Registry (NMLS) and maintain registration as a registered Mortgage Loan Originator (MLO).
- Must be highly organized, self-motivated, and capable of managing daily workflow with minimal supervision.

Supervisory Responsibility: This job has no supervisory responsibilities.

Work Environment:
This job operates in a professional office environment. This role routinely uses standard office equipment such as computers and phones.

Physical Demands:
This role requires a range of physical activities, including occasional walking, sitting, standing, bending, and reaching (both at ground level and overhead). Occasional lifting and carrying of materials up to 25 pounds. Frequent repetitive hand use, including simple grasping, twisting, wrist movement, and finger dexterity for tasks such as keyboarding, operating a 10 key calculator, and entering data. Frequent speaking, listening, and hearing to interact with members, staff, and the public. Occasional near-vision (20 inches or less) and frequent distance-vision clarity (20 feet or more).

Expected Hours of Work:
Must maintain a flexible schedule allowing for evening and weekend hours to engage with borrowers, realtors and other parties related to the mortgage transaction. Longer hours, evenings and weekend work may be necessary.

Travel: This position requires up to 25% travel.

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 as these may change at any time with or without notice.