

Real Estate Loan Officer

Why Work for Mainstreet Credit Union?

Because Mainstreet Credit Union was named the Best Credit Union in Kansas by Forbes Magazine, of course! Not to mention, Mainstreet Credit Union aims to be the financial home to every member. We continue to strive for a welcoming culture, where our employees are knowledgeable, helpful and accountable for their position within the team. To achieve this vision, we provide continued training and development opportunities, as well as a friendly environment where members and employees can feel at home. Being a not-for-profit organization, we keep business simple and real. We enjoy sharing in our community, and we always find the most effective way to serve our members.

In addition to our friendly and welcoming environment, we offer our employees:

- Work-life balance because of our day-time hours
- Three weeks of PTO in the first year with a generous annual PTO carryover plan
- A wide variety of insurance options for health, dental, and vision
- 401k with company match
- Company provided life insurance and long-term disability
- Discounts on consumer loans

Let's Learn About the Job

Position Overview:

The Real Estate Loan Officer is responsible for initial interviews with loan applicants and originates loans in compliance with all credit union lending policies. This position also ensures loan applications also meet FNMA and FHLB guidelines.

Major Responsibilities:

1. Interviews members via phone or in person to assess their current mortgage needs and all products that will assist the member in purchasing or refinancing a home.
2. Originates mortgage loans either in person or via online submissions, answers member inquiries, sells mortgage products, makes appointments and conducts interviews.
3. Cross sells other credit union services.
4. Communicates with borrowers, realtors, and title companies to resolve problems and facilitate smooth transition in the loan process from origination to closing.
5. Assists processor and/or closer when needed.

6. Monitors current pipeline on a monthly basis, withdrawing any files that are no longer active in compliance with all federal regulations.
7. Assists in other areas of the department as the need arises at direction of Manager.

Required Education and Experience:

- High school diploma or general education degree (GED).
- Minimum of two years' experience in mortgage or financial industry preferred.

Knowledge, Skills and Abilities:

- Open minded attitude.
- Requires a large amount of member contact; requires frequent contact with title companies and realtors.
- Exhibits team building philosophy.
- Requires coordination with accounting and data processing for smooth processing of payments.
- Shows initiative.
- Good judgment skills.
- Must meet all criteria for registration in the Nationwide Mortgage Licensing System & Registry (NMLS).
- Ability to prioritize and keep focused.
- Ability to work as a team player.
- Displays pride in work.
- Knowledge of secondary market guidelines.
- Ability to change direction as priorities change.
- PC and various mortgage software programs, including FICS Loan Producer, Loan Servicer, and FNMA Desktop Underwriter.
- General office equipment experience.

Company Overview

Mainstreet Credit Union began in Johnson County over six decades ago as the Northeast Johnson County Teachers' Credit Union. Over the years, Mainstreet Credit Union has grown its business by expanding to new locations and acquiring smaller credit unions in the Kansas City area. Today, Mainstreet Credit Union has over 63,000 members, 12 branches across 9 cities, and a much shorter name!