UNIVERSITY OF SOUTHERN CALIFORNIA
Credit Union Real Estate Loan Associate
Job Code: 115028

OT Eligible: Yes
Comp Approval: 4/22/2015

JOB DESCRIPTION:
Performs a variety of administrative tasks in support of loan services. Sets up file and orders all loan documents to support loan request that includes property title report, appraisal, credit report, income and assets documentation. Presents all upfront disclosures to the borrower in accordance with regulatory requirements. Reviews and analyzes each application for completeness and accuracy. Communicates findings with borrower, loan officer and loan processor and confirms receipt of all required documentation.

JOB ACCOUNTABILITIES:

*E/M/NA  % TIME
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--- Yes  Describes application review process. Discusses key aspects of financing such as rates, terms and payment amounts. Provides information on all second trust deed programs.
--- Yes  Explains debt responsibilities and consults with borrower about financing options, types of products, rates terms and obligations. Explains and signs loan documents with the borrower and has documents notarized.
--- Yes  Gathers, prepares and submits appropriate loan documentation for further processing or review.
--- Yes  Reviews, analyzes and recommends the disposition of loan applications and credit documents.
--- Yes  Orders and reviews required documentation for the processing of real estate loans. Collects and reviews supporting documentation from title companies, credit, and property appraisals.
--- Yes  Answers telephone calls and handles walk-in, telephone and internet inquiries pertaining to first and second trust deed lending. Researches and analyzes problems. Prepares letters of demand/payoff statement on existing loans. Orders reconveyance report to release existing liens of record and maintains account files.
--- Yes  Processes incoming department mail and maintains monthly reports for the real estate loan department. Acts as custodian of documents/files and keeps documents/files in secured area. Files mail and documents on a regular basis.
--- Yes  Assists in various projects assigned by the Loan Manager.
--- Yes  Performs other related duties as assigned or requested. The university reserves the right to add or change duties at any time.

*Select E (ESSENTIAL), M (MARGINAL) or NA (NON-APPLICABLE) to denote importance of each job function to position.

EMERGENCY RESPONSE/RECOVERY:
Essential: ☐ No
In the event of an emergency, the employee holding this position is required to “report to duty” in accordance with the university's Emergency Operations Plan and/or the employee's department's emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.

**JOB QUALIFICATIONS:**

**Minimum Education:**
High school or equivalent

**Minimum Experience:**
1 year

**Minimum Field of Expertise:**
Some knowledge of credit union loan operations. Customer service experience.

**Skills: Administrative:**
- Answer telephones
- Balance figures
- Communicate with others to gather information
- Compute totals
- Draft routine correspondence
- Edit routine documents
- Establish records
- Gather data
- Input data
- Knowledge of contract and legal documentation
- Knowledge of financial statements
- Maintain records
- Prepares official documents
- Research information
- Understand and apply policies and procedures

**Skills: Other:**
- Analysis
- Assessment/evaluation
- Counseling
- Customer service
- Interpersonal skills
- Interpretation of policies/analyses/trends/etc.
- Knowledge of applicable laws/policies/principles/etc.

**Skills: Machine/Equipment:**
- Calculator
- Computer network (department or school)
- Computer network (university)
- Computer peripheral equipment
Fax
Personal computer
Photocopier

Supervises: Level:

May oversee student, temporary and/or resource workers.

SIGNATURES:

Employee: _____________________________________ Date:_____________________________
Supervisor: ____________________________________ Date:_____________________________

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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