

Job Description

Job Title: CU – Senior Specialist I – Mortgage Lending

FLSA: Non-Exempt

Supervises Direct: 0

Prepared on: 02/01/2026

Position Summary:

The Sr. Specialist I is responsible for evaluating member needs and originating real estate (mortgage/home equity) loan applications. They will also provide the highest level of professionalism to our members while executing the final processing and funding of all loans while adhering to department scheduling and service level agreements.

Duties and Responsibilities:

1. Assist members via phone, in person or email with loan applications and prepare them for review by Underwriting.
2. Proactively look for ways to improve a member's financial well-being by matching their needs with relevant credit union products and internal referrals beyond initial request when applicable.
3. Obtain personal and financial information as needed for loan requests and be able to answer questions to advise members of loan options, repayment schedules, interest rates, collateral requirements, and other loan details.
4. Gathers and organizes required supporting documents for loan closings. Coordinates surveys and appraisals. Verifies and examines documents for accuracy and completeness. Submits files for underwriting approval. Refers the loan to Mortgage Loan Officer for review when needed.
5. Contact member concerning acceptance or rejection of loan applications. Sets up appointments for loan closings.
6. Discuss final terms with members and send documents to members to finalize funding.
7. Identifies opportunities to cross-sell new or additional services or products to members.
8. Ensure documents are filed appropriately after funding, including but not limited to the Deed of Trust, Homeowners Insurance paperwork, etc.
9. Enter and maintain accurate loan information on computer operating system and prepare required reports for management.
10. Contribute consistently and positively to department discussions, activities, training, and continued education events.
11. Complete all required training including, but not limited to BSA, OFAC, and Information Security.
12. Perform other job duties as assigned.

Qualifications:

- A high school education or GED.
- Two (2) or more years in Consumer Lending or Mortgage Lending
- **OR** Two (2) or more years of experience in a Retail Credit Union or Bank
- Ability to deliver exceptional internal and external service.
- Must be eligible for NMLS registration.
- Exhibit professionalism and trustworthiness.

Other Skills:

- Effective communication skills, verbal and written.
- Strong attention to details.
- Foster a team environment focused on problem solving and collaboration.
- Able to work independently toward DECU and departmental goals.
- Retain and deepen customer relationships internally and externally.
- Ability to work independently, leveraging sound judgment to organize and execute a diverse workload with minimal supervision.
- Foster collaborative partnerships that deliver value for our members to uncover referral opportunities.