



<b>Job Title:</b>	<b>Manager, Real Estate</b>
<b>Reports to:</b>	<b>Vice President of Lending Operations</b>
<b>Employees Supervised:</b>	<b>Seven direct reports</b>

**Position Summary:** The Real Estate Manager is responsible for planning, organizing, and directing the activities of the Real Estate Lending department. This position oversees the extension of credit for home loans and related underwriting, processing, closing, renewing, and funding functions; ensures that lending operations are in accordance with established policies, procedures, and legal requirements, and result in maximum volume, appropriate profit, and minimum delinquency ratios. The Real Estate Manager will ensure that all subordinate areas of responsibility supports Credit Union objectives and goals, services are delivered professionally and effectively and that members' problems are resolved promptly.

**Essential Functions:**

- Hires, trains and supervises assigned staff. Monitors staffs productivity, performance appraisals and scheduling.
- Assists in the development of a continued sales culture in the department and keeping staff motivated and focused on achieving credit union goals.
- Assists the Vice President of Lending in developing short and long-term goals and plans for the Real Estate Department. Provides suggestions and recommendations.
- Develops policies and procedures for Real Estate loan activities and assists with implementation. Conducts periodic reviews of existing systems and procedures to ensure maximum efficiency and legal compliance is in place.
- Initiates improvements in lending and funding practices which will further the objectives of the Credit Union.
- Reviews, analyzes, and evaluates information to determine if borrowers meet credit union lending guidelines. Approves or rejects loan applications, or requests additional information. Establishes terms and conditions of an approved loan and reviews with loan officer.
- Able to review credit exception findings and determine methods to meet member needs on higher risk credit requests.
- Ensures loans originated for FNMA, FHLMC, and correspondent lenders comply with their respective guidelines.
- Recommends procedures, techniques, and standards to implement new and/or improved ideas to increase effectiveness, service sensitivity, and productivity of assigned staff.
- Identifies and recommends ways to continuously streamline or improve the work processes and/or work environment.
- Ensures mortgage services are efficiently and effectively provided in accordance with established Credit Union policies and standards and with applicable laws and regulations.
- Analyzes full income verifications including tax returns, (e.g. Schedule "C", "E", "K-1's") and corporations within guidelines.
- Provides financial counseling to members when requested.
- Complies with all federal and state laws, as well as organizational policies, procedures, and processes, including (but not limited to) those related to the Bank Secrecy Act (BSA), Identity Theft Red Flags, and Office of Foreign Assets Control (OFAC).
- Keeps management informed of area activities and of any significant concerns.

**Non-Essential Functions:**

- Performs other duties as assigned by the Vice President of Lending.

### Knowledge, Qualifications and Skills:

- **Education:** Bachelor's degree from an accredited university or college in Business Administration or related field preferred.
- **Experience:** Minimum five years' experience in real estate lending or like position with managing a team to motivate, support, train and work side by side with individual staff members. Minimum of 3 years' experience selling and servicing loans sold directly to FNMA and FHLMC. Must have experience in handling escalated member calls when necessary.
- **Skills and Abilities:** Excellent written and oral communications. Knowledge of credit union loan policies and procedures. Must be a self-starter who is able to follow projects through to completion with little supervision and meet deadlines in a fast-paced environment. Ability to provide support for credit union mission goals. Knowledge of Lending 360 and Symitar systems, preferred. Must be eligible to obtain and maintain valid registration with the National Mortgage Licensing System and Registry in compliance with the requirements of federal law and the SAFE Act. Proficiency in computer programs (e.g. Microsoft Office Word and Excel). Ability to make consistent credit decisions, based on credit union lending policies, required. Ability to work effectively at a fast pace and adapt to change. The ability to demonstrate loan judgment, answer telephones and handle difficult member and employee situations required. Knowledge of Calyx Point, Ellie Mae and OpenClose loan originating systems helpful.
- **Extra Credit Skills:** You will bring your enthusiasm, collaborative work-style, inquisitive attitude, flexibility, creativity, focus on excellence, and overall "great-to-work-with" demeanor. Previous experience with a financial institution with working knowledge of lending regulations is a plus.
- **Travel Required:** Minimal travel expected for occasional branch visits for staff training.
- **Hours Required:** Exempt employee with a work schedule of Monday through Friday, generally 8 a.m. to 5 p.m., with some alternate work schedules. Hours may fluctuate moderately to accommodate business development activities.
- **Environmental Conditions:** Work is primarily performed within a within a cubicle. Subject to standard background noise found in an office environment.

**Physical Job Requirements:** The physical demands described here are representative of those that must be met by the person in this position to successfully perform the essential functions for the position.

- **Sit, Stand, Walk:** While performing the duties of the job, the person in this position is regularly required to sit, stand, walk and move about inside the office to access file cabinets, office equipment, etc. The duties in this position will require regular travel via personal vehicle which may result in long periods of sitting.
- **Use of Hands/Fingers:** To operate a computer, computer keyboard, mouse and other office productivity machinery, such as but not limited to; a calculator, copy machine and computer printer. The person in this position is frequently required to sit and reach with hands and arms.
- **Speech/Hearing:** The person in this position frequently communicates via phone and in person. Must be able to talk to/hear clients and educate them on products and services offered at the credit union.
- **Lifting/Pulling/Carrying:** The person in this position must occasionally lift/move up to 20 lbs. and set up displays/tables at site visits.
- **Bending/Kneeling:** The person in this position occasionally moves to retrieve items for use in presentations and daily work activities.

Approved by:

Date Approved: