

Mortgage Servicing Specialist

Evergreen Credit Union has an open position for a Mortgage Servicing Specialist at the Riverside location.

The Role:

The Mortgage Servicing Specialist is responsible for performing various Mortgage Department tasks and functions, primarily those related to Residential Mortgage post-closing and servicing, in conformance with Credit Union policies and procedures. This role will work collaboratively with the Mortgage team as well as members of different departments to handle complex issues and ensure information is shared as needed while providing world-class service. They will be responsible for being a Residential Mortgage Servicing subject matter expert, and ensuring the Credit Union is compliant with all related regulations, including those for insurance, taxes, and escrow. The Mortgage Servicing Specialist is also required to provide additional support in other areas of the department as needed. Comply with all laws and regulations pertaining to job function such as Fair Lending, HMDA, and TILA-RESPA. Follows all Bank Secrecy Act policies and procedures.

Essential Functions and Responsibilities:

- *Answer/resolve email and phone inquiries in a timely manner while interacting courteously and professionally with all members and co-workers.
- *Escrow Administration - Responsible for tracking and processing payments for all taxes and insurance policies (including force placed and flood) in the Residential Mortgage portfolio. Run check disbursement processes and mail checks to vendors. Follow up with members and agencies as needed.
- *Receives and processes documentation and proceeds from closing attorneys. Sets up all new mortgages on Quest (Episys) mortgage loan platform.
- *Performs quality control on new loan set up for servicing, monitors for proper escrow deposits, insurance policies, and establishes Private Mortgage Insurance (PMI) tracking to meet regulatory requirements. Ensures compliance, completeness, and accuracy for all new loans.
- *Generates and verifies the completeness and accuracy of annual and monthly Mortgage Statements, Late Notices, year-end member mortgage interest statements (IRS form Int. 1099) and annual escrow disclosures.
- *Complete daily, monthly, quarterly, and annual reporting. Monitor automated processes.
- *Tracks and maintains all Residential Mortgage documents, including filing and imaging as needed.
- *Review and reconcile Mortgage Servicing reports and General Ledger data.
- *Proactively contributes to and helps maintain the departmental policies and procedures that are reflective of regulatory, investor, government, and Credit Union requirements/guidelines.

*Perform other duties as assigned including providing training to newly hired colleagues.

Knowledge & Skills

Experience: One year to three years of similar or related experience.

Education: (1) A two-year college degree, or (2) completion of a specialized certification or licensing, or (3) completion of specialized training courses conducted by vendors, or (4) job-specific skills acquired through an apprenticeship program.

Interpersonal Skills: Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.

Other Skills:

1. Knowledge of the secondary market and experience with first and second mortgage residential real estate lending.
2. Must be able to type, use PC and general office equipment.
3. Must have good communication skills.

Benefits: Medical insurance, dental insurance, vision insurance, 401(k) with match, PTO, paid holidays, short-term and long-term disability insurance, education assistance.

This position reports to AVP, Mortgage Operations Manager . Resumes may be sent to Cathy Lestage, Sr. Vice President of Human Resources @ clestage@egcu.org.

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