

Position Announcement

Senior Vice President Mortgage Lending

Want to make a difference? Join the award winning team at Hope Credit Union (HOPE), one of the nation's leading community development organizations. For over 20 years, HOPE has been improving lives by helping entrepreneurs, homebuyers, families and communities become more financially secure. Since 1994, HOPE has generated more than \$2 billion in financing and assisted over 650,000 people across the Mid South.

Job Summary

The Position is responsible for managing a successful mortgage lending team. This includes reviewing with the Operations Manager the operational procedures with direct management of underwriting, secondary marketing, and lending production (origination). This position is located in the Jackson, Mississippi corporate office.

Essential Duties and Functions

- Provide leadership and guidance to other team members including originators, operations manager, processors, underwriters, loan closing agents and those involved in selling the loans on the secondary market and servicing thereafter
- Coordinate daily activities to ensure efficient mortgage handling and quality service delivery
- Participate as needed in production activities to meet company production goals
- Review with Operations Manager the continual improvement of the mortgage process turnaround while maintaining overall quality and underwriting standards
- Establish performance standards and monitor performance to standards
- Manage Mortgage Department budget
- Perform general administrative duties such as attending meetings, report production, etc
- Represent HEC/HOPE at functions
- Work with Compliance Officer to update relevant policies as needed, at least annually
- Provide information required for investor reporting as requested by Investor Relations Department
- Work with other departments when needed on projects related to the mission of HEC/HOPE

Competencies/Skills

- Working knowledge of Microsoft Office products including Word, Excel, and Access
- Working knowledge of DocMagic and Calyx Point
- Ability to read and interpret documents, write routine reports and correspondence
- Ability to communicate with closing agents, correspondent lenders and other staff
- Ability to use full functions of calculator
- Ability to compute rate, ratio, percent, and interpret data
- Ability to apply commonsense understanding to carry out detailed but uninvolved written or oral instructions
- Ability to deal with problems involving a few concrete variables in standardized situations
- Critical thinking and analytical skills
- Excellent customer service and verbal communication skills
- Ability to relate well with customers and business affiliates
- Excellent written/verbal communication skills

Better Banking. Better Lives.

Hope Credit Union is an equal opportunity employer.

Preferred Education and Experience

- Bachelor's degree in relevant field
- 5 or more years of management/supervisory experience in residential mortgage environments selling to secondary market purchasers such as: Fannie Mae and Freddie Mac
- Knowledge of secondary lending, including FHA, VA and conventional loans
- Knowledge of underwriting, credit analysis, and loan structuring
- Knowledge of compliance requirements and regulations
- Familiarity with Calyx, Desk Top Underwriting and/or Loan Prospector

HOPE offers a competitive salary and comprehensive benefits package. Visit www.hopecu.org to learn more about our organization. Qualified candidates may submit a resume to hr@hope-ec.org.

Hope is an Equal Employment Opportunity Employer