



Job Title: Vice President Mortgage Lending
FLSA: Exempt
Function: Mortgage Lending
Reports To: President/CEO

Arbor Financial is working with iMPact Business Group for the recruitment of this position. Please contact Mike Trehwella at mtrehwella@impactbusinessgroup.com to submit your resume or for additional information.

Purpose: Oversee the planning, direction, and management of the credit union's mortgage lending activities. Ensure the credit union is operating within all federal, state, and local laws and regulations with regard to its mortgage lending practices, procedures, and policies. Provide visible leadership and direction to the credit union's staff and members. Participate in the strategic planning and management of the credit union.

Responsibilities:

- Participate in the credit union's long-term strategic planning and development; develop and implement departmental initiatives and goals which will support the credit union's overall strategic plan
- Assist in the preparation of business, financial, and marketing plans for possible new mortgage lending products, programs, and services. Participate in the credit union's long-range strategic planning and development. Develop objectives in support of the plan as they relate to the mortgage lending function
- Proactively drives new strategies by anticipating and planning for future organizational needs, member/product needs, and ensure all mortgage staff understands the overall vision in regards to the strategic goals
- Review and direct the workflow of the mortgage lending department; implement changes to enhance member service, improve efficiency, and reduce cost, while ensuring a safe, sound, and productive operation
- Ensure all policies and procedures of the mortgage lending function are in compliance with state and federal laws and credit union bylaws
- Analyze the credit union's mortgage lending portfolio and develop policies to grow and enhance loan portfolio quality and yield
- Execute mortgage lending approvals and denials within the credit union's established guidelines
- Develop training strategies in conjunction with HRD/T and marketing departments to enhance the ability of staff to promote and sell the credit union's products and services
- Provide effective sales culture leadership to achieve stated goals and objectives for profitable expansion of mortgage lending business
- Oversee risk management activities performed in mortgage lending to protect the credit union's assets and minimize losses
- Responsible for directing all secondary market activities, including loan sales, investor servicing, mortgage servicing asset valuation.
- Provide hands-on leadership for trouble-debt restructures, loan modifications, and foreclosures.

- In conjunction with marketing research, develop, and direct the implementation of new or revised product and service offerings
- Resolve escalated member complaints, as necessary
- Serve as liaison between the delinquency committee and senior management/board of directors
- Maintain and promote effective employee relations and morale
- Attend monthly board meetings and report on assigned areas
- Follow all credit union policies, procedures, and requirements in addition to all applicable state and federal laws and regulations
- Develop and implement department policies and procedures
- Develop, implement, and manage the annual department plan and budget.
- Coordinate the annual information security risk assessment, for the credit union
- Assist public and private auditors with the audit and examination process
- Monitor and document applicable vendor performance, security, and viability
- Ensure proper reaction to industry changes in a way that promotes competitiveness of the credit union
- Serve as a credit union role model in regard to actions, appearance, and overall demeanor
- Support the credit union's focus on member sales and service
- Promote and maintain a confidential environment to protect member and credit union information
- Exemplify the credit union's core purpose and core values

Perform all other duties as assigned

Education and Experience:

- Bachelor's degree in related field
- 7 – 10 years of mortgage lending experience with a diverse background in all areas of mortgage lending
- Managerial experience required; senior level preferred
- 5 years of mortgage sales and servicing management experience
- Minimum of 5 years underwriting experience including conventional, FHA, VA, and RD loans
- S.A.F.E. Act registration to obtain/maintain NMLS
- Progressive responsibility within the financial services industry
- Strategic planning experience preferred

Skills, Abilities, and other Requirements:

- Strong computer and application skills
- Excellent verbal and written communication and grammar skills
- Ability to be bonded required
- Ability to successfully organize, prioritize, and manage multiple responsibilities
- Ability to keep up with a busy work flow
- Ability to sit for long periods of time
- Team player with a positive attitude and flexibility
- Professional demeanor and personal accountability