

UNIVERSITY OF SOUTHERN CALIFORNIA

Credit Union Real Estate Loan Clerk

Job Code: 115028

Grade: F
OT Eligible: Yes
Comp Approval: 11/29/2005

JOB SUMMARY:

Interviews and counsels loan applicants and explains debt responsibilities and options. Reviews, analyzes and recommends approval or denial on loan applications. Performs a variety of administrative tasks in support of loan services.

JOB ACCOUNTABILITIES:

***E/M/NA % TIME**

- | | | |
|-------|-------|--|
| _____ | _____ | Interviews and counsels loan applicants. Describes application review process and provides recommendations. Discusses key aspects of financing such as rates, terms and payment amounts. Provides information on all second trust deed programs. |
| _____ | _____ | Explains debt responsibilities and consults with borrower about financing options, types of products, rates terms and obligations. Explains and signs loan documents with the borrower and has documents notarized. |
| _____ | _____ | Gathers, prepares and submits appropriate loan documentation for further processing or review. |
| _____ | _____ | Reviews, analyzes and recommends the disposition of loan applications and credit documents. Approves applications within pre-determined parameters and refers others to the Credit Committee. |
| _____ | _____ | Orders and reviews required documentation for the processing of real estate loans. Collects and reviews supporting documentation from title companies, credit, and property appraisals. |
| _____ | _____ | Answers telephone calls and handles walk-in, telephone and internet inquiries pertaining to second trust deed lending. Researches and analyzes problems. |
| _____ | _____ | Processes incoming department mail and maintains monthly reports for the real estate loan department. |
| _____ | _____ | Assists in various projects assigned by the Loan Manager. |
| | | Performs other related duties as assigned or requested. The University reserves the right to add or change duties at any time. |

***Select E (ESSENTIAL), M (MARGINAL) or NA (NON-APPLICABLE) to denote importance of each job function to position.**

EMERGENCY REPSONSE/RECOVERY:

Essential: No

Yes In the event of an emergency, the employee holding this position is required to "report to duty" in accordance with the university's Emergency Operations Plan and/or the employee's department's emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.

JOB QUALIFICATIONS:

Minimum Education:

High School or equivalent

Minimum Experience:

1 Year

Minimum Field of Expertise:

Some knowledge of credit union loan operations. Customer service experience.

Skills: Administrative:

- Answer telephones
- Communicate with others to gather information
- Draft routine correspondence
- Gather data
- Input data
- Research information
- Understand and apply policies and procedures

Skills: Other:

- Analysis
- Assessment/evaluation
- Counseling

Skills: Machine:

- Calculator
- Computer Network (Department or School)
- Computer Network (University)
- Computer Peripheral Equipment
- Fax
- Personal Computer
- Photocopier

Supervises: Level:

May oversee student, temporary and/or casual workers.

SIGNATURES:

Employee: _____ Date: _____

Supervisor: _____ Date: _____

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

The University of Southern California is an Equal Opportunity Employer