

Job Description

Job Title: CU – Mortgage Lending Consultant

FLSA: Non-Exempt

Primary Location: Richmond, VA

Supervises Direct: 0

Prepared on: 05/05/2026

Position Summary:

The Mortgage Lending Consultant (MLC) is responsible for originating and closing residential mortgage loans while delivering exceptional member service. This role advises members on appropriate loan products, ensures compliance with regulatory requirements, and drives the loan process from application through closing and funding. The MLC partners with internal teams and external vendors to ensure timely and accurate loan origination and may support loan sales to the secondary market.

Duties and Responsibilities:

1. Assist members via phone, in person or email with loan applications and financial review.
2. Interview and obtain personal and financial information as needed for 1st and 2nd mortgage loan requests and be able to answer questions to advise members of loan options, repayment schedules, interest rates, collateral requirements, and other loan details.
3. Proactively look for ways to improve a member's financial well-being by matching their needs with relevant credit union products and internal referrals beyond initial request when applicable.
4. Gather and organize required supporting documents for loan closing. Verify and examine documents for accuracy. Discuss final terms with members and send documents to members to finalize funding.
5. Contact member concerning acceptance or rejection of loan applications.
6. Servicing Portfolio Loans
7. Coordinate the sale of mortgage loans to the secondary market.
8. Ensure compliance with DECU Loan Policies, applicable laws and regulations affecting loan operations. Recommend policy and/or procedure changes to management.
9. Maintains underwriting standards to control the quality of the loan portfolio. Monitors loan quality and make timely recommendations for revisions to credit guidelines.
10. Stay current on changes to third party vendor procedures that affect DECU loan processing and production.
11. Contribute consistently and positively to department discussions, activities, training, and continued education events.
12. Complete all required regulatory training including, but not limited to BSA, OFAC, and Information Security.
13. Perform other duties as assigned.

Qualifications:

- Minimum three (3) years of residential lending experience.
- Strong working knowledge of mortgage lending regulations.
- Experience with Fannie Mae and Freddie Mac underwriting and eligibility requirements.

- Experience with preparing loans to be sold in the secondary market.
- Familiarity with credit union/banking products and services.
- Demonstrated production or pipeline management experience.
- Exhibit professionalism and trustworthiness.

Other Skills:

- Effective communication skills, verbal and written.
- Strong attention to details.
- Retain and deepen customer relationships internally and externally.
- Ability to work independently, leveraging sound judgment to organize and execute a diverse workload with minimal supervision.
- Foster collaborative partnerships that deliver value for our members to uncover referral opportunities.

HOW TO APPLY & MORE DETAILS: <https://www.dominionenergycu.org/about-us/who-we-are/careers>

PLEASE SEND YOUR RESUME TO: DECURecruiting@dominionenergy.com

DEADLINE TO APPLY: [Tuesday, May 26, 2026](#)