

Radifi Credit Union
Structured Compensation - Job Description
Mortgage Originator

Data Year: 2026

Prepared On: 03/11/2026

Department:	000620-Mortgage Services	Grade:	
Reports To:		Classification:	Non-Exempt
Supervises Direct:		Supervises Indirect:	
Approved By:		Effective Date:	04/11/2025
		Revised Date:	11/24/2025

Role:

Responsible for originating residential first mortgage loans. Must be energetic with the ability to handle credit union provided leads along with self-sourced business from referral partners.

Essential Functions & Responsibilities:

- E Makes outbound calls to pre-screened prospect/client lists in order to generate mortgage applications.
- E Cross-sells other credit union products and services.
- E Attends the loan closing meeting.
- E Develops relationships and serve the credit union's members by providing mortgage loan origination services. Personally contacts and meets with loan applicants. Answers the Mortgage Origination hot line. Position scope of responsibilities includes product consultation, pre-qualification of borrowers, follow-up and completion of on-line loan applications.
- E Generates mortgage loan growth for the credit union based on individual loan production goals through conversion of inbound lead generation.
- E Represents RadiFi Credit Union at community and business events to provide visibility and promote the credit union's mortgage lending programs and grow the referral network.
- E Prepares and provide weekly call reports to document mortgage sales activities and pipeline.
- E Performs all pre-processing functions to permit the Loan Estimate and other required disclosures to be provided to the borrowers in a timely manner and in compliance with governmental regulations.
- E Stays informed of current industry trends and market factors which impact lending.
- E Researches new legislation and regulations that may affect the credit union's residential lending policies. Ensures compliance with new regulations by advising senior management.
- E Performs other job-related duties as assigned.

Performance Measurements:

1. A separate scorecard is maintained for the department.

Knowledge and Skills:

Radifi Credit Union
Structured Compensation - Job Description
Mortgage Originator

Data Year: 2026

Prepared On: 03/11/2026

Experience	Two to five years of experience in a mortgage loan origination position. Strong sales background to include prospecting. Excellent oral, written and interpersonal skills in order to effectively communicate with members, internal and external parties about the credit union's mortgage loan programs. Must meet the SAFE Act registration requirements in order to receive required credentials.
Education	<p>(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.</p> <p>The preferred formal education is a Bachelor's degree in a business related field; however, experience may be substituted on a 2:1 basis. The employee must meet and maintain all the requirements as a registered mortgage loan originator employed by a federally regulated institution with the Nationwide Mortgage Licensing System & Registry (NMLS). The employee must comply with all provisions of the Act as defined in the Secure and Fair Enforcement of Mortgage Licensing Act of 2008 (S.A.F.E. Act) and Radifi Credit Union's licensing procedures.</p>
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	Ability to operate independently in a sales-oriented environment. Must demonstrate a functional knowledge of secondary guidelines, CFPB lending requirements (TRID, ATR, & QM), the Bank Secrecy Act in addition to other federal laws, including but not limited to: U.S. Patriot Act, Office of Foreign Assets & Control, Anti-Money Laundering, Right to Financial Privacy Act, and the Bank Bribery Act. Knowledge of issues relating to mortgage and member business lending. Strong verbal and written communication skills. Computer Skills: Requires intermediate level proficiency and knowledge of Microsoft Office Suite & with loan origination system programs be demonstrated.
Physical Requirements	<p>While performing the duties of this job, the associate is regularly required to use hands to finger, handle, or feel; reach with hands and arms and talk to hear. The associate is occasionally required to stand; walk; sit; climb or balance and stoop, kneel, crouch, or crawl. The associate must occasionally lift/or move up to 10 pounds and occasionally lift and or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.</p> <p>Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate the highest levels of customer</p>

Radifi Credit Union
Structured Compensation - Job Description
Mortgage Originator

Data Year: 2026

Prepared On: 03/11/2026

service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

Work Environment The noise level in the work environment is usually moderate.

This Job Description is not a complete statement of all duties and responsibilities comprising the position.