RadiFi Credit Union

Structured Compensation - Job Description

Mortgage Admin

Data Year: 2026
Prepared On: 12/16/2025

Department:	000620-Mortgage Services	Grade:	
Reports To:		Classification:	Non-Exempt
Supervises Direct:		Supervises Indirect:	
Approved By:		Effective Date:	04/14/2024
		Revised Date:	12/16/2025

Role:

Provide administrative support to the mortgage department by handling routine tasks such as coordinating mortgage closings, recording mortgages, and scanning mortgage files. Act as a liaison between the mortgage department and our member by providing timely updates as the mortgage file progresses. Aids with the updating, and assembly of documentation for member mortgage loans. Work closely with originators, processors, and members to create a seamless mortgage process. Conduct monthly review of HMDA data. Act as a backup for mortgage servicer.

Essential Functions & Responsibilities:

E	Record mortgages for Heloans and Helocs.
E	Collect and update spreadsheet for mortgage surveys every month, send out email beginning of each month with results.
E	Scan, image, and file signed closing packages, recorded mortgages and title policies.
E	Provide communication with membership, originators, and processors throughout the mortgage pipeline to assure a smooth transition through the layers of the mortgage process.
E	Coordinate mortgage closings with membership in conjunction with our title company and the mortgage department.
E	Image and mail Adverse Action notices for cancelled/denied loans.
E	Transfer sold loans to Midwest for initial setup/servicing.
E	Upload new loan doc packages to Adfitech.
E	Scanning and distributing supporting docs received from branches and/or MLOs.
E	Sending HOI mortgagee add requests, following up and managing receipt of updated policies and upload to State National.
E	Primary backup for Mortgage Servicing – ability to handle most basic calls and handle daily exception posting, payoffs.
E	Setup first mortgages - ordering tax transcripts, appraisal, and title request and updating spreadsheet as everything was collected and ordered
E	.Review HMDA files monthly for accuracy and compliance.
E	Assist with quarterly reviews and annual HMDA filing.
E	Performs other job related duties as assigned.

Knowledge and Skills:

Experience	One year to three years of similar or related experience, including time spent in preparatory positions.
Education	A high school education or GED is required.
Interpersonal Skills	Work involves contact with persons beyond immediate associates regarding routine matters for the purpose of giving or obtaining information which may require some discussion. Outside contacts take the form of service to the public (members or vendors), requiring ordinary courtesy in providing assistance and information.
Other Skills	Must demonstrate strong oral, written communication and listening skills. Demonstrated ability to navigate and search the internet and is proficient (intermediate to advanced level) with MS Office Suite to include Word, Excel, PowerPoint. Possess strong keyboarding skills, able to multi-task between equipment (computer and telephone). 10-key calculator, typewriter, and keyboard skills.
Physical Requirements	Is able to bend, sit, and stand in order to perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in an emergency situation. Must be able to operate routine office equipment including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours or travel off site whenever required or requested by management. Must be capable of regular, reliable and timely attendance. 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 complete basic mathematical calculations, spell accurately, and understand computer basics. 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 highest levels of customer 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.