

JOB DESCRIPTION

Job Title: Mortgage Administration Representative

Dept./ Division: Retail Banking

Reporting to: Manager, Mortgage Administration

GENERAL ACCOUNTABILITY

Process all work related to the FirstOntario Credit Union's suite of credit products with a high level of efficiency to provide superior service to the retail network. The process clerk will be required to work with external suppliers which include but are not limited to lawyers, TransUnion, Small Claims Court, CMHC, CUIS, FirstCanadian, Municipalities, Registry Office, Appraisers, Other Financial Institutions, Process Servers, Bailiffs, Credit Counseling, Government Offices, Car Dealerships, etc..

Primary Duties and Responsibilities

Service:

1. Work with the mortgage administration team to ensure maximum efficiency in support of service delivery to the branches.
2. Process credit related work with accuracy and efficiency.
3. Adhere to FirstOntario audit and control policies, procedures in accordance with our Service Level Agreements.
4. Provide credit administration support to all areas within the organization.
5. Process and monitor the following work accurately, promptly and fully from beginning to end:
 - Mortgage advances and disbursements
 - New Mortgages and Meritline applications
 - Mortgage renewals
 - Mortgage payout requests and discharges of Mortgages
 - Compile in-house reports
6. Program/input all documentation to Prolender, Banking System, Cumis, FCT, Registry Office, reports, etc.
7. Compile the following in regards to documentation and correspondence:
 - Prepare and dispatch all outgoing documentation and correspondence
 - Review, process and if necessary respond to all incoming documentation and correspondence
 - Sort and process all mail received and pay bills, insurance follow-up
8. Perform all other work related duties, as assigned.

9. Identify skill gaps and inefficiencies and implement and changes as required.

Organizational Competencies

Sales & Service Orientation

Committed to serving and satisfying the needs of the external and internal Members/ clients through the delivery of superior value while building, strengthening and maintaining long-term relationships.

Continuous Learning

Demonstrates the desire to continually grow, learn and develop skills and knowledge through external and internal education, training and cross-training opportunities to maximize personal contribution to the organizational goals and ongoing career development.

Organizational Effectiveness

Ability to understand the organization's strategic direction, how decisions impact the business, and how to strive to improve organizational performance.

Ethical Behavior

Ability to demonstrate integrity, credibility, confidentiality and responsibility in all Member/ client interactions.

Communication

Demonstrates the ability to receive and understand information, and respond verbally or in writing when interacting with others.

Functional Excellence

Demonstrates the knowledge and technical expertise of products and processes and their use in delivering quality member/client services.

People Management

(Managers and Leaders) Building partnership with employees by providing leadership, a positive work environment and regular performance management and coaching, to individuals and teams to achieve organizational goals.

Job Specifications

- Grade 12 or equivalent
- 4 years office, credit union / bank cash experience
- Must complete other job-related courses and certificates
- Must be capable of working as a team player, willing to assist other staff as required
- On-line exposure
- Must have above average communication and interpersonal skills
- Competent knowledge of Microsoft Office Suite

Contacts

Established contacts with:

- Peers, other team members and Manager, Assets.
- Retail network team members
- External suppliers, such as lawyers, TransUnion, Small Claims Court, Genworth, CMHC, CUIS, FirstCanadian, Municipalities, Registry Office, Appraisers, Other Financial Institutions, Collection Agencies, Bailiffs, Process Servers, Credit Counselling, Government Offices, Car Dealers etc.