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15-May-2020

## Mortgage Underwriting Manager

Harvard University Employees Credit Union  
52152BR

### Job Summary

Manage team within one or more banking operations (e.g. retail, lending) and/or including branch management. Provide high quality service, develop efficient operations and promote sales of products and services. Manage banking operations, customer relations, sales and services, and as necessary vendor relations. Provide leadership to staff. Direct staff and operational functions of the credit union.

### Job Code

F0557M Banking Mgt III

### Job-Specific Responsibilities

Reporting directly to the VP, Mortgage Operations the Mortgage Underwriting Manager is responsible for the daily oversight of the Mortgage Underwriting and Processing Teams.

#### Duties & Responsibilities:

- Supervises approximately six employees.
- Oversees mortgage pipeline to ensure timetables and compliance requirements are adhered to.
- Remains current on all real estate lending regulations, investor requirements and mortgage software releases.
- Demonstrates solid knowledge with Secondary market guidelines and holds Mortgage Loan signing authority.
- Acts as a liaison between mortgage software administrator and software integration to optimize performance.
- Works with cross functional teams to help create innovative and transformational solutions for members
- Participates in policy and product changes as needed.
- Develops and maintains procedures to ensure loan quality, reduce application to close turn-around times and enhance the member experience.
- Ensures team members receive training to include software utilization, regulatory and investor requirements, product parameters and departmental procedures.
- Participates in and leads projects.
- Handles escalated issues as they relate to underwriting guidelines, regulatory questions and loan closing coordination.
- Ensures compliance with all secondary market quality control requirements.
- Oversees third party relationships and integration as it relates to the mortgage LOS. Performs vendor due diligence for vendors.
- Participates in the HMDA LAR data collection, quarterly reviews of the LAR for data integrity and final review prior to the annual submission.

*This position is designated as critical for the Harvard University Employees Credit Union as it provides non-deferrable services that must be performed in the event of an emergency or weather-related closure.*

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**Associate Director,  
Venture Programs**

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## Typical Core Duties

- Responsible for effective staff management, including hiring and orientation, training and development, workflow and performance management, and the promotion of an inclusive and innovative work environment
- Manage one or more banking operations ensuring adequate staff coverage, and identifying opportunities to streamline and improve processes
- Develop, communicate, monitor, and responsible for the achievement of departmental and individual business objectives
- May assist and collaborate with management regarding retail products and services including vendor selection, writing policies and procedures and product changes
- May oversee service delivery of credit union programs through full cycle of lending and service activity in accordance with credit union policies and procedures
- May oversee audit or examiners visits; implement policy and procedure changes on compliance findings as noted and ensures periodic review
- May oversee all aspects of third party vendor relationships; ensure updated contracts and privacy issues are in accordance with the credit union policy standards and overall service standards
- Provide technical expertise, problem-resolution and training related to operations
- May hold loan signing authority and act within established approval guidelines
- Ensure financial compliance with University policies and procedures and applicable legal rules and banking regulations

## Basic Qualifications

- Bachelor's degree or equivalent work experience required
- Minimum of 5 years' relevant work experience
- Supervisory Experience

## Additional Qualifications

- Five additional years of increasingly responsible banking or mortgage industry experience can be substituted for a college degree.
- Knowledge of state and federal regulations as they pertain to the mortgage industry.
- Must be able to work in a fast-paced highly regulated, environment and handle multiple functions within strict deadlines.
- Must be a team player and detail oriented.
- Strong written and verbal communication skills both written and verbal.
- Proficient in all Microsoft Office tools.
- Must be able to work in the very diverse environment of Harvard University.

## Physical Requirements

- Ability to exert up to 35 pounds of lifting force occasionally

## Working Conditions

- Work is performed in an office setting

## Additional Information

Please note:

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- Harvard University requires a pre-employment reference and background screening, which includes **OFAC** (Office of Foreign Assets Control) check.
- Harvard University is unable to provide work authorization and/or visa sponsorship.
- This position has a 90-day orientation and review period.

Harvard University Employees Credit Union website:

<https://www.huecu.org/>

The Harvard University Employees Credit Union (HUECU) is one of the fastest growing Credit Unions in the country and a leader in our industry. As a not-for-profit cooperative, we put our members' best interests first in all that we do. We are passionate about service and fanatical about solving problems. Integrity and transparency are the foundation of HUECU's philosophy. Our mission is to enhance our members' lives by developing and offering trustworthy products that are easy to understand, easy to use and best suited to meet their financial needs.

HUECU has a dynamic small-business atmosphere where every member of the team has a significant impact on our success. Our headquarters and flagship branch are located in the heart of Harvard Square, surrounded by shops, restaurants, and the vibrant University community. HUECU staff are employed by Harvard University and enjoy competitive salaries and a robust benefits package.

We're looking for talented, member-centric stars to join our growing team. If you have energy, enthusiasm, and thrive in a fast-paced environment, you should check out the career opportunities with HUECU.

**Harvard University offers an outstanding benefits package including, but not limited to:**

**Time Off:** 3 - 4 weeks paid vacation, a paid winter recess break, 12 paid sick days, 11.5 paid holidays, and 3 paid personal days per year.

**Medical/Dental/Vision plans:** We offer a variety of excellent medical plans, dental & vision plans, all coverage begins as of your start date.

**Retirement:** University-funded retirement plan with full vesting after 3 years of service.

**Tuition Assistance Programs:** Competitive tuition assistance program, \$40 per class at the Harvard Extension School and discounted options through participating Harvard grad schools.

**Transportation:** Harvard offers a 50% subsidized MBTA pass as well as additional options to assist employees in their daily commute.

**Wellness options:** Harvard offers programs and classes at little or no cost, including stress management, massages, nutrition, meditation and complimentary health services.

**Harvard** access to athletic facilities, libraries, campus events and many discounts throughout the metro Boston area.

For more information on Total Rewards at Harvard visit:

<https://hr.harvard.edu/totalrewards>

#### Job Function

Finance

#### Sub-Unit

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#### Location

USA - MA - Cambridge

#### Department

Harvard University Employees Credit Union

#### Time Status

Full-time

#### Union

00 - Non Union, Exempt or Temporary

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## Pre-Employment Screening

Credit, Criminal, Identity,  
Prohibited Parties

### Schedule

- M - F 35.00hrs per week default but additional hours, either early/late weekdays or weekend days may be expected based on the business needs of the department.

### EEO Statement

We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status, gender identity, sexual orientation, pregnancy and pregnancy-related conditions, or any other characteristic protected by law.

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