

Evergreen Credit Union is looking for a **Home Equity Loan Processor and Consumer Loan Underwriter** to join our Loan Center in South Portland. Join an organization recognized as a **Best Place to Work in Maine** for ten consecutive years!

About the Role

The primary responsibility of the position is to ensure the timely, compliant, and accurate processing of all home equity applications originated by Financial Service Representatives. Additional responsibilities include home equity loan servicing which includes but is not limited to completion of the HELOC Renewal Report, mailing of HELOC Renewal letters, Home Equity file maintenance as needed, and recording of HELOC & Junior Mortgage Deeds.

This position will also provide secondary support underwriting of vehicle, personal and credit card applications.

What You'll Do

Home Equity Processing and Servicing

- Process home equity loans and HELOCs from application through closing, ensuring accuracy, timeliness, and compliance.
- Ensure all mandatory documentation is up-to-date and in order.
- Review & provide Loan Estimate within three business days.
- Review loan estimates, review & provide closing disclosures at least three business days before closing date.
- Review income, assets, and liabilities, to support underwriting decisions and ability-to-repay requirements.
- Order, track, and review appraisals, title reports, and flood determinations; research and resolve discrepancies.
- Ensure loan files are complete, accurate, and properly documented in loan systems.
- Perform final quality control reviews and issue clear-to-close confirmations.
- Communicate with loan officers, vendors, and internal departments to resolve issues efficiently.
- This role does not underwrite home equity loans or HELOCs.

Loan Underwriting

- Underwrite consumer loan products within assigned authority, including auto, personal, and credit card loans.
- Analyze credit reports, income documentation, and application data to assess credit risk.
- Approve, condition, counteroffer, or decline loans in accordance with lending policy.
- Clearly document underwriting decisions and conditions to support audit readiness.
- Communicate underwriting decisions effectively with lending and front-line staff.

What We Are Looking For

To be successful in this role candidates will need to bring a combination of loan experience and soft skills.

Required Experience

- 1-3 years processing Home Equity loans
- 1-3 years underwriting auto, personal and credit card loans
- Experience with titles, liens, and first and second mortgage real estate lending
- Strong attention to detail and the ability to perform repetitive detailed work with minimal errors
- Strong analytical skills
- Excellent verbal and written communication skills; ability to translate loan terminology into people-friendly terms
- Collaborative mindset, comfortable working in a small, close-knit team
- Proactive, organized, and able to manage work independently
- Positive attitude and a strong commitment to service

Education

- High School Diploma a GED

What Is In It For you?

*Evergreen Credit Union offers competitive compensation and an amazing benefits package including medical, dental, vision, a 401(k) plan with organization match and core funding, short-term and long-term disability, generous PTO, tuition assistance, identity theft protection, **and—most importantly—an amazing workplace culture!** If you are a hard worker dedicated to providing world-class service and want to be a part of a team that loves where they work, we encourage you to apply! If you are interested, please send your*

resume to Beverly Frizzell-MacCallum, VP of Human Resources and Culture, at bmaccallum@egcu.org.

Evergreen Credit Union was founded in 1951 and proudly serves individuals, families and local businesses throughout Cumberland, Oxford, Androscoggin, Sagadahoc, and Lincoln counties. We strive to benefit our members, neighbors, and community organizations by donating our time and resources. We have been successful thanks in large part to the personal, caring service our employees offer. Evergreen aspires to treat our employees as well as they treat our members. We look for employees who are dedicated to hard work, excellent service, and the community. Learn more about our Community Partners on our website at <https://www.egcu.org>.

Evergreen Credit Union is an Equal Opportunity Employer and does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including gender identity and gender expression, national origin, citizenship status, age, disability, genetic information or veteran status.

EOE/Minorities/Females/Vet/Disabled