

Quality Control Review Analyst - Job Standards

Job Standards include: (Note: this is a representative list only - complete list provided with purchase)

KNOWLEDGE OF WORK:

- Knows how to analyze federally guaranteed investor mortgage loans and other loans to ensure compliance with credit union policy, state and federal regulation and investor guidelines.
- Understands how quality control reduces lending risks and loan losses and how to apply the quality control methods and processes to reduce and remove risk exposures.
- Knows how to perform an underwriting and appraisal/collateral analysis and evaluate the quality of the loan documentation.

QUALITY OF WORK:

- Maintains a daily record of the quality control protocols, practices, checks and procedures that were implemented. Prepares exception lists of non-conforming loan documentation by type, amount, and frequency and submits such reports to supervisor for review and discussion.
- Uses Quality Control procedures and manuals to ascertain the methods and procedures that should be used to review loan documents, store, retain and retrieve records, and document quality control activities.

QUANTITY OF WORK:

- Follows the Quality Control Review schedule that sets out in advance the quality assurance practices the incumbent will perform in accordance with specific times and events.
- Attends Quality Control training sessions to become informed about new quality control risks uncovered by law enforcement agencies, litigation, and bonding companies.
- Plans each day's activities to ensure maximum productivity and the greatest coverage of documentation analysis for 20-25 federally guaranteed loan programs and the documentation which is specific to each.

DEPENDABILITY:

- Sets the standard for superior work ethic: Sound attitude, good behavior, responsible and accountable for work, for performance requirements and for the outcomes of work processes.
- Follows through; completes promised actions on time, and ensures that all steps have been properly completed before verifying completion of required job tasks and functions.
- Is punctual in returning telephone calls, answering mail, getting things done to expectations.
- Places highest priority on being available to customers to assist in customer service delivery and resolving difficult or complex situations in the most expedient time frame.