



Mortgage Loan Processor

Department: Mortgage

FLSA Status: Non-Exempt

Grade/Level:

Job Type: Regular

Work Schedule:

Monday thru Friday

Job Status: Full Time

Reports To: Community Bank President or Senior Lender

Amount of Travel Required: None

Positions Supervised: None

POSITION SUMMARY

Provides administrative assistance to the Mortgage Loan Originator, coordinates the processing of all residential real estate loan files (following application, through closing to delivery), and forwards proper documents for closings. Regular, punctual, physical attendance is an essential job function. A high level of customer service to both internal and external customers is required.

ESSENTIAL FUNCTIONS

Reasonable Accommodations Statement

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable Accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

Essential Functions Statement(s)

- Prepares documentation relative to mortgage loan closings.
- Orders title commitments, flood certs, homeowner insurance and other required documents to complete loan file and obtains payoffs and releases as needed.
- Processes and uploads loan data for secondary market, in-house residential, and home equity loans using a specialized software.
- Monitors submission of documents sent to mortgage vendor frequently checking for status updates or approvals.
- Reviews pending underwriting conditions received and notifies Mortgage Loan Originator of status.
- Examines loan files and closing documents for completeness, accuracy, and compliance standards (especially signatures and correct dates).
- Responds to telephone and written inquiries concerning loan processing information.
- Answers questions from customers and realtors regarding loans and transactions in absence of Mortgage Loan Originator.
- Processes disbursement of loan funds to title companies, mortgage vendors, and internal general ledger accounts verifying amounts are in balance with settlement statement.

- Performs a variety of clerical functions and gathers reports on the status of mortgage loans.
- Participates in continued compliance training for relevant lending and deposit laws and regulations.
- Responsible for understanding and following all internal banking policies and procedures.
- Performs miscellaneous job-related duties as assigned.

POSITION QUALIFICATIONS

Competency Statement(s)

- Ethics / Honesty / Integrity - Ethics looks at the ability of the individual to be guided by the company's accepted principles of moral conduct. It incorporates the ability of the individual to act in a fair and just manner, free from deception, in business dealings.
- Detail Oriented - Ability to pay attention to the minute details of a project or task.
- Customer Oriented - Ability to take care of the customers' needs while following company procedures.
- Organized - Possessing the trait of being organized or following a systematic method of performing a task.
- Research Skills - Ability to design and conduct a systematic, objective, and critical investigation.
- Decision Making - Ability to make critical decisions while following company procedures.
- Working Under Pressure - Ability to complete assigned tasks under stressful situations.
- Communication, Oral - Ability to communicate effectively with others using the spoken word.
- Communication, Written - Ability to communicate in writing clearly and concisely.
- Time Management - Ability to utilize the available time to organize and complete work within given deadlines.
- Diversity Oriented - Ability to work effectively with people regardless of their age, gender, race, ethnicity, religion, or job type.

SKILLS & ABILITIES

Education:	High School Graduate or General Education Degree (GED): Required
Experience:	Minimum three years' experience in mortgage loan processing or mortgage lending preferred. Consideration will be given for having held a general loan processor position or support/secretarial position in the banking industry. Experience using Encompass or a similar mortgage loan software a plus.
Computer Skills:	Basic Microsoft Office programs. Technical aptitude to learn and use a variety of specialized financial software.
Certifications & Licenses:	National Mortgage Licensing System
Other Requirements:	Possesses proven customer service talents, and has above average oral and written communication skills. Professional and ethical when dealing with customers, vendors, and bank employees. Maintains confidentiality of all sensitive information and customer data.

PHYSICAL DEMANDS

- N (Not Applicable)** Activity is not applicable to this position.
- O (Occasionally)** Position requires this activity up to 33% of the time (0 - 2.5+ hrs/day)
- F (Frequently)** Position requires this activity from 33% - 66% of the time (2.5 - 5.5+ hrs/day)
- C (Constantly)** Position requires this activity more than 66% of the time (5.5+ hrs/day)

Physical Demands		Lift/Carry	
Stand	O	10 lbs or less	O
Walk	F	11-20 lbs	N
Sit	C	21-50 lbs	N
Manually Manipulate	C	51-100 lbs	N
Reach Outward	F	Over 100 lbs	N
Reach Above Shoulder	O		
Climb	O	Push/Pull	
Crawl	O	12 lbs or less	O
Squat or Kneel	O	13-25 lbs	N
Bend	O	26-40 lbs	N
Grasp	C	41-100 lbs	N
Speak	F		

Other Physical Requirements

- Vision (Near, Distance, Color, Peripheral, Depth)
- Listening

WORK ENVIRONMENT

This is an office environment. Occasionally will run office errands for lenders.

Employee Signature: _____ Date: _____

The company has reviewed this job description to ensure that essential functions and basic duties have been included. It is intended to provide guidelines for job expectations and the employee's ability to perform the position described. It is not intended to be construed as an exhaustive list of all functions, responsibilities, skills and abilities. Additional functions and requirements may be assigned by supervisors as deemed appropriate. This document does not represent a contract of employment, and the company reserves the right to change this job description and/or assign tasks for the employee to perform, as the company may deem appropriate.

I accept these requirements of my position as the Mortgage Loan Processor and have been provided a copy of this document. I understand I am responsible for adherence to all applicable banking laws and regulations including Anti-Money Laundering and the Bank Secrecy Act.