



**Job Title:** Mortgage Loan Processor

**Department:** Loan Processing

**Reports to (Title):** Loan Servicing Supervisor

**FLSA:** Non-Exempt – Full Time

**PURPOSE OF JOB:**

Process in-house portfolio and secondary market loans in a timely solution driven manner to accommodate the member, loan officer and meet the expected closing deadlines.

**ESSENTIAL RESPONSIBILITIES:**

- Assists the loan officers in compiling information to accurately make loan decisions.
- Prepares and processes all required loan documents for portfolio and secondary market loans. Schedules and coordinates closings with members and 3rd party vendors, obtains CD approval from loan officer and discloses final figures to member in accordance with TRID regulations.
- Opens mortgage loan files which includes but not limited to; ordering appraisals, title insurance, flood certifications, and tax transcripts.
- Maintains files and file vault and answers/directs telephone calls.
- Funds and disburses for all loans including secondary market loans ensuring all bills related to the file are paid and checks /wire transfers are prepared according to the direction of the loan officer.
- Put closed loan files together in proper stacking order. Reviews each file for missing documents and compliance issues. Follows up with loan officer to make sure all tasks are completed. Follows up on final documents required for compliance.
- Track and maintain monthly and annual reports.
- Assists with projects as they pertain to loan policy, loan procedures, loan compliance, and other duties as requested by leadership, to assist in meeting team and organization goals.
- Promote and maintain a confidential environment to protect member, employee, and credit union information
- Create and promote a positive professional image of one's self and the credit union
- Exemplify the credit union's People Caring More core purpose and core values

- Pursues continued educational opportunities such as webinars, seminars, conferences, chapter meetings, online training, additional certifications and reviews credit union publications and financial publications.
- Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.
- Perform all other duties as assigned

#### **EDUCATION/EXPERIENCE:**

- High school education or GED; preferred one-year related experience and/or training; or equivalent combination of education and experience.

#### **CERTIFICATES, LICENSES, REGISTRATIONS:** None

#### **SKILLS, ABILITIES, AND OTHER REQUIREMENTS:**

- Ability to communicate, written and verbal effectively and in an easy-to-understand manner
- Ability to perform responsibilities with composure under the stress of deadlines, accuracy, quality and/or fast pace.
- Ability to deal calmly and professionally with numerous different personalities
- Ability to be bonded required
- Ability to successfully organize, prioritize, and manage multiple responsibilities
- Ability to research and comprehend industry trends
- Ability to perform repetitive tasks
- Ability to sit/stand for long periods of time (6-8 hours per day)
- Lifting (up to 25lbs) and the ability to reach and/or stoop/bend required
- Vision abilities include close vision, distance vision, and peripheral vision
- Team player with a positive attitude and flexibility
- Must be capable of regular, reliable and timely attendance.
- Professional demeanor and personal accountability
- Must be capable of exercising highest level of discretion on both internal and external confidential matters.

*The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*