



MORTGAGE PROCESSOR

Under limited supervision and following established policies and procedures, provide administrative support services for the Mortgage Department. Process secondary market and in-house mortgage loans including construction loans from application to closing, working closely with Lender, Appraisers and Title Companies. Establish imaged loan files and order documentation, including, but not limited to Title Insurance, Appraisals and other supporting due diligence documents required to process loans. Prepare final loan documents and process loan files after closing to ensure all documents are recorded with proper recording authority and ensure adherence to documentation of loans according to the Credit Policy and Procedures. Compile and submit loan packets to secondary market for funding.

JOB DUTIES:

1. Provide assistance to Lenders by preparing loan documents, lien and securitization perfection, closing time frames and other lending process adhering to established lending procedures and Credit Policy.
2. Maintain acceptable levels of productivity, quality and standards.
3. Responsible for mandatory tickler system for UCC's insurance, financial statements, taxes, collateral titles, etc.
4. Process closed loans by submitting documentation to secondary market for funding.
5. Work closely with Lenders for resolution of loan closing requirements in a timely manner.

JOB REQUIREMENTS/QUALIFICATIONS:

1. High School diploma or equivalent required. College degree or business related training/ education with equivalent work experience preferred.
2. Experience in mortgage loan processing and documentation.
3. Excellent customer relation skills required.
4. Excellent keyboarding, calculator and personal computer skills required.
5. Previous experience with Encompass or similar loan processing program is preferred.
6. Must be able to demonstrate organization and written/ verbal communication skills in addition to the ability to handle a heavy workload and multiple tasks in a professional, efficient manner.
7. Ability to work in a team environment.
8. High level of accuracy with attention to detail and ability to handle confidential information.

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