

Mortgage Quality Assurance Specialist

GENERAL SUMMARY

Responsibilities include performing internal quality assurance on mortgage loan files audited as part of a lender's Pre and Post Closing Quality Control Program. The Quality Assurance Specialist will analyze a percentage of all files and document areas of non-compliance with the organizations Policy and Procedures.

PRINCIPAL DUTIES AND RESPONSIBILITIES

- Facilitate pre and post-closing quality control audits on secondary market mortgage loans through a 3rd party vendor.
- Ensure all audits were performed in accordance with company policies and procedures to comply with all related agency and client guidelines and requirements.
- Re-underwrite loan files pursuant to AUS findings or manual loan approvals.
- Review appraisal reports for acceptance of value, content and accuracy
- Ensure loans are in full compliance with all Federal and State rules, regulations and laws governing mortgage lending.
- Ensure re-verification activity was performed and it validates the information used by the client to approve and close the loan.
- Audit the system driven tests to ensure they are firing accurately
- Check all audit findings for completeness and accuracy
- Ensure that pre-close results are consistent with Post Close results and report on findings.

OTHER DUTIES INCLUDING, BUT NOT LIMITED TO

- Interrelating with fellow employees as needed to adequately perform all required tasks.
- Treating fellow employees and customers with respect
- Communicate results and recommended changes and/or improvements to management
- Willingness to work additional hours when necessary
- Potentially perform additional tasks such as, but not limited to pricing desk, loan deliver, etc.
- Assist with response to internal and external audits

KNOWLEDGE, SKILLS AND ABILITIES REQUIRED

- Demonstrated leadership skills
- Effective verbal, written and influential communication skills.
- Extensive knowledge of underwriting procedures and methods.
- Sound decision and problem-solving skills
- Ability to perform well with deadlines

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required.

All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, or disability status.

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