



## **MORTGAGE CLOSER**

This position's primary responsibility will be to prepare closing transactions for mortgage customers while providing superior customer service to ensure a professional and timely transaction for all involved. The position requires attention to detail and the ability to manage time well in a fast-paced work environment.

### **JOB DUTIES:**

1. Prepare and complete accurate and compliant Initial and Final Closing Disclosures within the TRID timing guideline requirements. Monitor borrower's receipt of the Closing Disclosure.
2. Re-disclose Closing Disclosures as required for change in circumstance events or APR changes and determine the new waiting period. Coordinate delays with lenders and title company.
3. Review title commitment, homeowner's insurance, flood certification, invoices, etc. to make sure all information is inputted and showing correctly on closing documents
4. Review file to make sure all compliance guidelines are met (HMDA, RESPA, TRID, etc.)
5. Analyze and interpret compliance report for each file (MAVENT)
6. Prepare closing documents to ensure loan is closed properly and meets program and investor guidelines.
7. Work closely with Lenders, title company and borrowers to ensure a smooth closing experience for all involved.

### **JOB REQUIREMENTS/QUALIFICATIONS:**

1. High School diploma or equivalent required. College degree or business-related training/ education with equivalent work experience preferred.
2. 2+ years of experience in mortgage closing and/or processing.
3. Knowledge of different loan types and mortgage industry regulations
4. Previous experience with Encompass or similar loan processing program is preferred
5. Excellent communication skills, both verbal and written.
6. Must be able to demonstrate organization and 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.

Exchange Bank is an Equal Opportunity Employer, M/F/Disability/Protected Veteran