



Job Description

Date—February 2, 2021

Job title—Mortgage Operations Processor

Classification— nonexempt, full time

Reports to—Mortgage Operations Manager

Summary/objective—Perform a full range of mortgage loan processing steps to accept an originated loan application and accurately complete all steps to ensure the loan package is fully prepared for closing. Utilize checklists to organize documentation for the loan file. Review the file documentation to ensure that it meets all investor and regulatory guidelines prior to closing.

Essential functions—

Process all loans sold to the secondary market.

Coordinate the collection of all needed items for mortgage requests from loan originators, customers, and investors.

Communicate directly with underwriters to process underwriting conditions.

Review the following for accuracy - credit reports, appraisals, flood certs, rate locks, income and asset documentation, verifications, disclosures, and any other necessary or pertinent documentation.

Pipeline and compliance management.

Regular attendance at work is an essential function of the job.

Perform physical requirements as described in the Physical Requirements section

Other duties

Performs other duties as assigned.

Competency—

Excellent verbal and written communication skills

Knowledge of bank compliance regulations

Self-discipline, organized, and capability of handling multiple projects and deadlines

Required education and experience—

Minimum 12 months Mortgage Processing Experience

Preferred education and experience—

Preferred knowledge of the Encompass Platform

Additional eligibility qualifications—

Work environment—

Flexible work from home and office balance. No adverse environmental conditions expected.

Physical demands—

Sedentary work that primarily involves sitting/standing.

Remaining in a stationary position, often standing or sitting for prolonged periods.

Communicating with others to exchange information.

Repeating motions that may include the wrists, hands and/or fingers.
Assessing the accuracy, neatness and thoroughness of the work assigned.

Position type and expected hours of work—full time, 8-5 M-F, weekends and over time, as needed.

Travel—
No travel.

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