



Job Description

Job title—Mortgage Operations Processing Lead

Reports to—Mortgage Operations Manager

Classification—Exempt

Location – Omaha, NE – Lakeside Branch

Remote – Possible opportunity to work remotely 1 day per week after training period. Additional remote work days can be considered as candidate demonstrates ability.

Hours – Monday – Friday 8-5

Summary/objective— Mortgage Operations Processing Lead will be responsible for leading, developing and coaching a team of 3-5 Processors, coordinating with internal counterparties to facilitate continuous progression of loans through the pipeline, and assisting in the overall day-to-day workflow of the department. Processing Lead will manage and allocate the loan pipeline as well as 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. Mortgage Operations Processing Lead will spend 50% of time leading the processing team and 50% of time processing loans.

Essential functions—

- Management of team’s overall pipeline to identify, and proactively address any issues that may hinder the loan file’s progression towards closing.
- Process loans sold to the secondary market. (50% of the time)
- Lead and train team members to facilitate consistent and standardized loan processing and preparation of loan files that can quickly be evaluated by loan underwriters.
- Coach and train Processors to Key Performance Indicators and Standards.
- Conduct quality check audits on team members’ loan files prior to closing, ensuring all pre-fund conditions have been cleared
- Daily training and coaching of team members in order to facilitate personal and professional development, keep team updated on guideline and program updates, and ensure that daily interactions with clients remain in line with Arbor Bank’s objective to deliver a best-in-class customer experience
- Provide frontline support and feedback to sales team members on loan file progression
- Ensure timely execution of tasks assigned to team members, assisting with completion of tasks, as necessary
- Assist in overall operations of department and company
- Assist in managing Appraisal, Title, and other relevant vendor relationships
- Work directly with the Mortgage Operations Manager on critical business decisions and process flow.
- Coordinate the collection of all needed items for mortgage requests from loan originators, customers, and investors.

Other duties -

Performs other duties as assigned.

Competency—

Excellent verbal and written communication skills

Knowledge of bank compliance regulations

Ability to work independently as well as within a team

Ability to effectively prioritize tasks to be completed when working within multiple tight deadlines for multiple projects
Proficient with Microsoft Office Suite

Required education and experience—

Minimum 12 months Mortgage Processing Experience
3 Years Banking Industry Experience
Supervisory Experience

Preferred education and experience—

Preferred knowledge of the Encompass Platform

Work environment—

Flexible work from home and office balance

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

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.

Company Summary - Arbor Bank employs nearly 150 individuals across 5 branch offices and is the oldest bank in Nebraska. We're proud to be a Gallup Strengths organization and promote employee engagement and Teamwork in everything we do. Our employees GROW with Arbor Bank by practicing their unique strengths to embody our Core Values: Do What You Do Best, Do Different Better, Be One Team, Take Total Ownership, Embrace Urgency, and Be A Guiding Force. Pay and benefits aren't the only thing we do right, we also get the intangibles right with a culture, family-like atmosphere and values that are second to none. We're proud that we plant two trees in a national forest for every new customer. Our core focus is to create raving fans by growing the value in every relationship.

Affirmative action plan/equal employment opportunity (AAP/EEO) statement— Arbor Bank maintains a policy of non-discrimination with employees and applicants for employment. No aspect of employment with us will be influenced in any manner by race, color, religion, sex, age, national origin, marital status, disability or any other basis protected by applicable law. We also believe in the principles of the Americans With Disabilities Act (ADA). ADA prohibits employers from unlawfully discriminating against employees or job applicants with disabilities when making employment decisions. We will provide reasonable accommodation to otherwise qualified disabled employees or applicants. If you are unable to submit an application because of incompatible assistive technology or a disability, please contact us at carolynstraub@arborbanking.com