 **NE0003ML GRADE 8**

**Title:** Mortgage Loan Processor

**Reports to**: Vice President, Loan Operations

**Status:** **[x]** Full Time [ ]  Part Time

 [ ]  Exempt [x]  Non-Exempt

**Basic Functions:**

The Mortgage Loan Processor ensures the timely and accurate packaging of all mortgage loan applications including gathering information necessary to take each file from pre-qualification to closing, inputting loan application information into the loan origination system for processing and required disclosures, reviewing file documentation to ensure that all items needed are requested and received. Responsible for ensuring that all loan documentation is complete, accurate, and verified including documents related to income, credit, appraisal, title insurance, etc. The Mortgage Loan Processor ultimately prepares the application and supporting documents for submittal to underwriting.

The Mortgage Loan Processor will process a variety of loan transactions in a friendly, efficient and accurate manner. Assist customers with questions and provide answers or solutions. Communicate effectively with customers, servicing companies, settlement agents, and bank staff in person and over the phone. Perform individual duties in accordance with all Hickory Point Bank’s policies and guidelines.

**Essential Duties:**

* + Process mortgage loan applications
	+ Prepare loan files
	+ Prepare compliant and timely disclosures
	+ Order/Request required file documentation
	+ Follow up to ensure that all preliminary documentation is in file
	+ Prepare loan package for submission to underwriting
	+ Coordinate with the originator and/or applicant to clear underwriting conditions
	+ Handle customer concerns and questions in a professional, timely manner
	+ Provide back-up for other operational positions as directed by management
	+ Perform additional duties/activities assigned by management

**Knowledge, Skills and Abilities:**

* Accommodation – Desire and motivation to help others.
* Cautiousness – Inclination to make decisions carefully and think through relevant facts and alternatives. Ability to follow procedures.
* Idea Orientation – Preference for thinking creatively and generating new ways to solve problems.
* Thoroughness – Tendency to pay attention to detail. Conscientious when handling detail intensive projects.
* Urgency – Motivation to take quick action in order to obtain immediate results.
* Ability to handle multiple tasks
* Strong oral and written communication skills
* Strong computers skills, including Microsoft Windows based applications

**Training and Experience:**

* + High School Diploma or GED equivalent
	+ Mortgage Loan Operations experience, preferred
	+ Customer Service experience, preferred

**Position Requirements:**

* + Confidentiality, high degree of integrity
	+ Accuracy and attention to detail
	+ Strong communication skills
	+ Knowledge of Windows based programs
	+ Portray a professional image of self and the Bank
	+ Willingness to accept ongoing projects as necessary
	+ Standing, filing, bending, kneeling, keyboarding, telephone usage, climbing stairs & ladder, sitting for extended periods of time

Conduct all duties in compliance with applicable laws, regulations, and Bank policies and procedures.

This job description is intended to convey information essential to understanding the scope of the job and the general nature and level of work performed by job holders within this job. This job description is not an exhaustive list of functions, duties, knowledge, skills, abilities, training, experience, or requirements associated with the position.

**Updated:** August 2018