

MORTGAGE LOAN PROCESOR

The ML Processor is responsible for evaluating and obtaining authorizing approval or denial of mortgage applications for individuals. The ML Processor will act as the liaison between potential clients and our growing financial institution by researching credit records, determining client needs and recommending the best loan products for the loan package. The Processor will help eligible applicants obtain loans in a timely and professional manner while protecting our institution's credibility. For those clients undergoing financial hardship, the Processor help with determining ratios and metrics to set up debt payment plans.

ESSENTIAL JOB RESPONSIBILITIES:

- Comply with industry-related regulations and requirements, and state/federal laws as applicable to the job duties of this position.
- Research applicant credit status and current financial position to evaluate their eligibility for a mortgage loan.
- Evaluate all applicable financial and non-financial criteria.
- Collect and prepare all necessary documentation for the loan package. Check documents for proper vesting, legal descriptions, closing dates and signatures.
- Finalize loan contracts and keep clients informed on rules and obligations.
- Remain knowledgeable about current lending and other financial services products and requirements.
- Complete all required disclosure/verifications during the mortgage application and underwriting process.
- Follow-up with clients to verify important information.

JOB REQUIREMENTS:

- High School diploma required. Bachelor's degree in business, banking, or finance preferred.
- Possess all applicable licenses.
- A minimum of 2 years' experience as a Mortgage Processor or similar role.
- In-depth knowledge of closing procedures, loan processes, and documentation.
- High level of understanding of current regulatory requirements affecting mortgage loans.
- Good understanding of banking computer software and MS Office.
- Excellent interpersonal and communication skills with strong attention to detail.
- Good multitasking abilities with outstanding time management skills.
- Demonstrated judgment and decision-making ability.
- Professional demeanor with the ability to work well with others and shift priorities in a fast-paced environment.
- Must be highly organized, detail-oriented, and able to work independently with little direction.
- Ability to effectively prioritize and manage day-to-day tasks in an efficient manner; recognizes, clarifies, and prioritizes concerns.
- Ability to handle confidential financial information appropriately.
- Strong ethical standards, ability to create trust and integrity with co-workers, customers, and community.
- Personal attributes that include reliability, professionalism, ability to work independently, positive attitude, and ability to remain calm in stressful situations.
- Ability to multitask (able to navigate numerous applications and decipher information while holding a detailed conversation with your customer).

- Flexibility in accepting schedule changes.
- Teamwork orientation with a willingness to help others.

Please note this job description may not cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

SUPERVISORY RESPONSIBILITIES:

This position currently has no supervisory requirements.

WORK ENVIRONMENT:

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle, or feel; and reach with hands and arms.

POSITION TYPE / EXPECTED HOURS OF WORK:

This is a full-time position. Days and hours of work are generally Monday through Friday, and possibly Saturdays. There will be occasions which may require extended time or after-hours commitment.