

Job Description

Mortgage Loan Processor/Coordinator Las Cruces Main Office

Department: Mortgage Lending

Date: 12/31/2018

Reports to: Mortgage Loan Originator and Dept. Manager

Location: Main Office

Summary:

Is responsible for processing mortgage loan applications from origination to closing. Is accountable for the accuracy and completeness of all loan documentation with knowledge of secondary market guidelines. Supports in the loan origination process and assists customers with loan files. Interacts with realtors, title companies, appraisers, service providers and investors as necessary. Ensures file completeness for closing.

Duties and Responsibilities:

I. Processing/Loan Approval Coordination

- Coordinates with the Loan Originators on input of loan application into the processing software system, preparation of initial disclosures and verify information for accuracy as necessary.
- Request of any additional documentation deemed necessary as in appraisals and title work. Follows up with customers and other applicable parties as necessary.
- Review of file and documents contained therein for completeness with updates for underwriter review and file analysis.
- Prepares income analysis on files.
- Submits complete file for final underwriting approval with minimal subsequent conditions.
- Coordinates the closing with central mortgage operations department, customer, Realtor and Title Company to ensure timely closings.

II. Knowledge

- To understand the basic aspects of mortgage lending and secondary market guidelines.
- Ability to follow established operations policies and procedures.

III. Quality Service

- To follow core values and standards set by the Bank.
- To provide courteous, accurate and timely service to customers.
- To be a team player and assist in other areas of the loan center when possible.

IV. Customer Service/Business Development

- Develops and maintains mutually beneficial relationships with realtors and builders in the market area.
- Provides quality and timely service to customers with required follow-up.
- Supports the Mortgage Department with new and existing business.

Qualifications:

High school diploma or equivalency required. Financial background and one-year of mortgage-related experience required with mortgage lending, banking and finance courses preferred. Strong oral and written communication skills with bilingual preferred. Must be computer literate with experience in Microsoft Word & Excel. Ability to provide general correspondence to customers and coordinate with realtors, title companies, builders and appraisers. Advanced math and basic clerical skills with an understanding of fractions, decimals, ratios, debits and credits. Strong reasoning capabilities to allow for problem solving with attention to detail and organization required.

Work Environment:

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the job. Employee is frequently required to sit, walk, bend, and be able to talk and hear. Must be able to communicate effectively with customers. The employee must occasionally lift and/or move up to 10 pounds. Specific vision requirements include close vision and the ability to adjust focus. The noise level in the normal business environment is moderate.

Equal Employment Opportunity Employer/M/F/Disability/Veteran