

Mortgage Processing Specialist

Summary:

A Mortgage Loan Processor will process conventional and portfolio loans to ensure compliance with The Citizens Bank, secondary market investor, regulatory and mortgage insurance guidelines. A Processor must be committed to delivering the highest level of customer service in preparing and reviewing loan files and resolving matters which could delay a loan closing. All critical and closing dates must be adhered to throughout the mortgage process. To accomplish this task a Processor must consistently communicate with the Mortgage Banker and all other persons involved in the loan transaction.

Duties and Responsibilities:

- Review residential mortgage applications and assist the Mortgage Loan Officer as needed to accurately prepare and provide initial and re-disclosure packages within the required 3 business days from application date or changed circumstance.
- Update and verify accuracy of data input into Encompass loan origination software.
- Analyze loan-to-value ratio, debt-to-income, credit report, application, income, assets, source of down payment funds and examine supporting documentation to identify potential fraud or misrepresentation.
- Order and follow up on all necessary documents to satisfy Underwriter Findings in a timely manner (i.e. title work, appraisal, flood, tax transcripts, etc.).
- Obtain and verify approval of any underwriting condition(s).
- Review and verify documentation integrity to ensure it aligns with Underwriter Findings.
- Monitor the overall lending process and identify, resolve and communicate any issue which could impact timely closure of the loan.
- Ability to assist with closing and post-closing procedures of the loan process.
- Stay current with all federal, state regulations, and policies, including all TRID requirements.
- Maintain a professional attitude and working relationship with bank personnel, third party associates, and internal and external customers.
- Work independently and as a team player to contribute to the success of the department and in turn the organization.
- Perform additional duties as required.
- Comply with all bank policies and procedures, including regulations related to the Bank Secrecy Act, such as OFAC and the USA Patriot Act.

We're an equal opportunity employer. All employment decisions will be considered without attention to race, color, religion, sex, sexual orientation, gender identity, national origin, veteran status, disability, or on the basis of pregnancy, childbirth, or related medical conditions, including, but not limited to, lactation.