



Job Posting
Mortgage Post Closer/Funding Specialist
One Community Bank

One Community Bank is searching for a dynamic and highly detailed person to fill our full-time Mortgage Post Closer/Funding Specialist. Qualified candidates interested in working at a growing community bank should submit their cover letter and resume by email to:

Talent, careers@onecommunity.bank

Summary:

Evaluates all information for TRID, post-closing and funding following established bank policies and procedures.

Essential Duties and Responsibilities include the following:

- Represents the Bank to customers in a courteous, professional manner, and provides prompt, efficient, and accurate service in person, by phone, or through mail.
- Responsible for acting as the primary responsible for meeting investors pipeline lock expiration deadlines and delivering Notes on time.
- Basic understanding of reviewing title work, homeowner's insurance, mortgage insurance and flood certifications.
- Effective and timely communication with both internal customers (Loan Officers, Processors, Underwriters, Closers) as well as external customers (Title Companies, Vendors, Freddie, MPF, Fannie)
- Reviews executed closing package and performs a quality check using post-closing checklist. Reviews files for signatures, any missing pages, ensuring Closing Disclosure matches Mortgagebot. Stacks file and scans into Mortgagebot ImageFlow.
- Maintains report of all loans closed and ready for sale along with follow up of the sale.
- Sends original note to investor/warehouse bank (depending on warehouse and investor guidelines)
- Act as liaison between investor and lender to obtain any documentation or information required for purchase. Work on any investor suspensions to clear the loan for investor purchase.
- Responsible for the transfer of the loan file to Loan Servicing via upload and booking into Core system.
- Activates Mortgage Insurance and Info Pro for Real Estate tax payment tracking.
- Reconciling mortgage accounts.

- Executes TRID Disclosures to clients with correct fees and meeting all compliance requirements.
- Provides assistance to other Mortgage Department personnel.
- Ensures exceptional customer service by maintaining thorough knowledge of lending programs, policies, procedures and regulatory requirements, demonstrating a commitment to professional ethics, complying with all Federal and State compliance policies and adhering to HMDA requirements.
- Work with secondary market investors on any post-closing issues or with the Compliance department on audit findings that pertain to the post-closing/funding workflow.
- The duties and responsibilities described are not a comprehensive list. Additional tasks may be assigned as necessitated by business demands.

Required Qualifications / Skills / Abilities:

- 2-5 years in Mortgage post-closing and funding with conventional, portfolio, construction, and government lending
- A thorough knowledge of conventional and government secondary investor selling requirements is required at this level in order to handle more complicated loan packages.
- Strong organizational skills
- Ability to communicate effectively to instruct and guide others is required.
- Strong problem-solving skills
- Advanced Microsoft Office skills
- Strong time management and organizational skills
- Ability to multi-task and be efficient in fast moving environment
- Excellent attention to detail and accuracy