



Job Posting Mortgage Processing Specialist

We are searching for dynamic and highly detailed individual to fill our full-time Mortgage Processing Specialist position. The role evaluates all information supplied on conventional and government residential loan applications following established bank policies and procedures. Qualified candidates interested in working at a growing community bank should submit their cover letter and resume or application by email to:

Talent, careers@onecommunity.bank

Essential Duties and Responsibilities include the following:

- Represents the Bank to clients in a courteous, professional manner, and provides prompt, efficient, and accurate service in person, by phone, or through mail.
- Responsible for processing, managing, and acting as the primary contact of a pipeline of refinance and purchase loans to meet financing, appraisal, closing and lock expiration deadlines.
- Receives mortgage loan applications from Mortgage Loan Officers and initiates processing. Reviews application for completeness, reviews assets and liabilities as listed. Resolves routine problems, answers questions, clarifies points of confusion, and contacts Lender to obtain information from client necessary to proceed. Prepare, review and ensure the timely delivery of all loan disclosures to the bank customers in accordance with all governmental and investor requirements.
- Verifies credit, employment, income and liabilities according to established procedures. Upon receipt of appraisal and title work, verifies to information provided on application. Runs AUS as necessary. Updates LOS to information received to ensure compliance with underwriting guidelines.
- Completes a final evaluation and analysis of the completed application package and prepares the file for submission final review specifying any applicable conditions to the credit decision.
- Effective and timely communication with both internal colleagues (Loan Officers, Underwriters, Closers) as well as external clients (Title Companies, 3rd Parties, Vendors)
- Reviews loan approval conditions with the Mortgage Loan Officer. Assist in clearance of outstanding loan conditions. Work with Mortgage Loan Officers in scheduling loan for closing. Making sure that the

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required regulatory timelines are followed. Prepares loan for closing and submits file final underwriting review and closing submission.

- Maintains record of all loans in process and conducts weekly pipeline reviews with originator.
- Provides assistance to other Mortgage Department personnel.
- Assist in all required compliance functions for the bank with examiners, auditors, secondary market. Responsible for review of all mortgage loans that have been selected for review. Work with colleagues to address any deficiencies for to eliminate future issues. Work with secondary market investors on any post-closing issues or audit. Oversee the bank's AUS, DocMagic, Calyx, Mortgagebot for compliance.

Required Qualifications / Skills / Abilities:

- 2-5 years as a Mortgage Loan Processor in conventional, portfolio, construction, and government lending
- A thorough knowledge of conventional and government mortgage processing 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 skills
- Ability to multi-task in fast moving environment
- Excellent attention to detail and accuracy

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