



Job Title: Mortgage Loan Processor
Reports to: Mortgage Processing Manager
Department: Mortgage
FLSA Status: Non-Exempt

Summary:

The Mortgage Loan Processor is responsible for the processing of a mortgage loan from origination to funding. This position will support the Sales and Operations Staff by collecting necessary documents and managing the transaction to ensure the closing deadline is met.

Essential Duties and Responsibilities:

- Ensure timely and independent processing of mortgage loan files (in compliance with all applicable laws, regulations and corporate policies and procedures) from origination through post settlement delivery;
- Proactively communicate loan status with the customer;
- Process loans through underwriting systems and review findings with the underwriter(s) and loan officer, clear conditions and note stipulations on the commitment letter;
- Arrange loan settlement/closings; notify all related participants and prepare the completed settlement package for closing;
- Review signed settlement papers and Closing Disclosure for accuracy, completeness and compliance with closing instructions;
- Ensure compliance with the Bank policies by utilizing loan review, loan operations and deposit operations staff as needed;
- Assist Mortgage Loan Officer in achieving annual deposit and loan goals;
- Maintain excellent customer relations and the confidentiality of the customers personal information;
- Remain current on and adhere to all regulatory required training;
- Attend various mortgage courses or other general banking courses as required;
- Compile all loan documents needed from all parties to the loan to effectively respond to all mortgage loan requests;
- Work with customers and Loan Officer to resolve problems, answer questions and assist in collection of mortgage payments; and
- Perform all other duties as assigned.

Education/Experience:

High School diploma or equivalent; and 2+ years related experience or equivalent.

Knowledge, Skills and Abilities:

- Ability to write business correspondence and assist with the preparation of loan documents required by underwriting;
- Thorough understanding of Conventional, FHA/VA, USDA loan requirements, guidelines and documentation;
- Ability to demonstrate knowledge of real estate lending practices including: federal and state regulations, mortgage compliance with respect to RESPA, TILA and TRID;
- Ability to work in a fast paced environment while interacting with mortgage loan officers, borrowers and operations staff;
- Effective interpersonal relationships with customers, management and team members;
- Ability to prioritize multiple demands in a high pressure environment while maintaining professional demeanor, organization and possibly 20-30 loans at any given timer; and
- Proficient in Microsoft Office programs, Automated Underwriting Systems (DU/LP) as well as in house document retrieval and electronic communications.

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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential job functions.

- Sit or Stand or walk for extended periods
- See to read small print or complex reports
- Effectively communicate orally
- Manually operate keyboard, mouse and other personal computing devices.
- Occasionally lift up to 10 pounds

Compensation and Benefits:

This position is eligible for all group benefits of a non-exempt employee as defined in the Triumph Bank Employee Handbook. The Mortgage Processing Manager will evaluate the performance of the Mortgage Processor on at least an annual basis.