



Job Title: Mortgage Post Closer
Reports to: Mortgage Closing/Post Closing Manager
Department: Mortgage
FLSA Status: Non-Exempt

Summary:

The Post Closer is the liaison between Triumph and the future purchaser of our loans and is responsible for review and audit of the post-closing package, uploading the closed loan file to the investor and clearing all deficiencies related to the file prior to purchase by the investor.

Essential Duties and Responsibilities:

- Responsible for meeting MERS deadline;
- Ensure timely payment of MI, VA funding fees, UFMIP, and USDA funding fees;
- Pay taxes or HOI if applicable;
- Responsible for processing first payment received;
- Responsible for reviewing closing package for completeness and auditing file;
- Prepare delivery package in proper order including any necessary checklists and/or required investor specific forms;
- Ensure timely delivery of assigned loans to investors;
- Ensure delivery of welcome/goodbye correspondence;
- Clear and cure any loan document deficiencies;
- Responsible for resolving all post-purchase conditions; and
- Perform all other duties as assigned.

Education/Experience:

High School diploma or equivalent.

Knowledge, Skills and Abilities:

- Effective interpersonal relationships with customers, management and team members;
- Ability to perform tasks quickly and accurately;
- A thorough understanding and application of all policies, procedures and regulations pertaining to the work of a Post-Closer;
- Ability to operate in a team environment to accomplish shared goals;
- Ability to work comfortably in a paperless environment;
- Ability to effectively manage time as related to daily tasks;
- Ability to solve practical problems and interpret a variety of instructions furnished in written, oral or schedule form;
- Ability to work within closing deadlines while multi-tasking;

- Ability to prioritize multiple demands in a high-pressure environment while maintaining professional demeanor; and
- Proficient in Microsoft Office programs as well as in house document retrieval and preparation systems 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 an exempt employee as defined in the Triumph Bank Employee Handbook. The Mortgage Closing/Post-Closing Manager will evaluate the performance of the Mortgage Post Closer on at least an annual basis.