



Job Description

TITLE: Mortgage Loan Processor

REPORTS TO: Mortgage Lending Manager

PURPOSE

Mortgage Loan Processor ensures the efficient and accurate processing of mortgage loan application files. This role involves verifying and compiling borrower information, preparing loan documentation, and coordinating with department team and manager to facilitate timely loan approvals and closings. The Mortgage Loan Processor plays a key role in maintaining compliance with regulatory requirements and providing exceptional service to borrowers throughout the loan process.

PRIMARY RESPONSIBILITIES:

- Review of loan applications and documents; ensure consistency, accuracy, and compliance with requirements for Mortgage Loan Officers and Underwriter's review.
- Regulatory understanding of compliance requirements of loan documentation and how it impacts the lending lifecycle.
- Mortgage lien perfection responsibilities.
- Documentation maintenance, review, and filing of loan files both hard copies and electronic.
- Insurance maintenance and tracking.
- Complete Tax Service documentation review and property tax disbursements as applicable.
- Flood Certification maintenance.
- Title Insurance review.
- Support with establishing and managing escrow accounts.
- Assist in the tracking and reporting of Home Mortgage Disclosure Act (HMDA).
- Ensure DMCU service standards are maintained during every call or appointment, addressing internal and external member needs with professionalism and empathy.
- Preparation of monthly loan reports as needed.
- Perform all other duties as requested by management to support the needs of internal and external members.



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COMPETENCIES:

Member Service
Dependability
Job Knowledge
Policy Compliance
Productivity
Quality Control

REQUIREMENTS

- High School Diploma or equivalent.
- Minimum 2 years of real estate processing experience or related field.
- Maintain and keep current with Mortgage Lending Practices, Policies, and Regulations.
- Adept in Lending and Servicing software and applications.
- Proficient with Microsoft Office Applications (Word, Excel, Outlook)
- Strong attention to detail and documentation.
- Ability to work in a fast-paced environment while meeting deadlines and turn times.
- Strong verbal and written communication skills.
- You must be dependable and willing to work additional hours when necessary to serve both internal and external members.
- NMLS ID preferred
- Notary Public Certification preferred

WORKING CONDITIONS

- Ability to lift up to 10-15 lbs.
- Ability to sit for extended periods of time.