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## ***JOB DESCRIPTION - MORTGAGE PROCESSING CLERK***

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**DEPARTMENT:** Mortgage Department

**JOB TITLE:** Mortgage Processing Clerk

**REPORTS TO:** Vice President

**PURPOSE:** The purpose of this job includes coordinating the processing of all mortgage loans, following application, through closing to delivery on the secondary market.

### **JOB DUTIES:**

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- Creates new mortgage file, mortgage approval summary; enters information on log sheet; and mails all verification of employment and verification of deposits as required.
- Prepares and mails Good Faith Estimate of Settlement Costs and Estimated Disclosure Statement as required.
- Orders and reviews all documentation, i.e., credit report, appraisal, survey, title commitment, etc., and immediately notifies underwriter of irregularities relative to standard underwriting guidelines.
- Prepares all documentation relative to the mortgage closing utilizing the Mortgage Processing System.
- Processes closed loans, i.e., mails appropriate documents to title company, mails documents to be recorded, and pays all bills associated with closing.
- Assembles file according to investor instructions and delivers to investor.
- Sells and/or refers mortgage products and services to customers and prospects.
- Follows up with title company after closing to obtain title insurance policy.
- Follows up to assure that Bank obtains original fire and flood insurance policy.
- Assists with all customer, employee, and realtor inquiries.
- Performs a variety of filing functions and preparation of various reports.
- Assists others within the department as directed.
- Accepts all other duties assigned.

## **JOB REQUIREMENTS:**

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1. Knowledge of various types of loans such as Federal Housing Authority (FHA), Veterans Affairs (VA), Federal National Mortgage (Fannie Mae), construction loans, and/or conventional loans for home buyers.
2. Ability to work independently.
3. Ability to pay attention to detail.
4. Ability to keep informed of changing mortgage laws and interest rates.
5. Ability to effectively communicate verbally and in writing within the department and other areas of the Company as necessary.
6. Ability to interpret and work from oral and written instructions.
7. Ability to perform basic mathematical calculations.
8. Ability to legibly document data for record keeping purposes.
9. Excellent communication skills both verbally and in written form in effectively working with coworkers and customers.
10. Ability to operate all office equipment required to accomplish job duties such as; telephones, computers, typewriters, fax machines, copiers, and calculators.
11. Ability to remain calm and professional during peak periods of activity.
12. Knowledge of organizational methods and the ability to manage multiple tasks/duties simultaneously.
13. Ability to work daily and extended hours as required.
14. Ability to assist in other work related areas as required.

## **BASIC PHYSICAL REQUIREMENTS:**

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Approximate: 8-Hour Day (may be longer during peak season)

<b>Key:</b>	Occasional	=	0% to 33%	N/A = Not Applicable
	Frequent	=	34% to 66%	
	Continuous	=	67% to 100%	

Standing	Occasional
Sitting	Continuous
Walking	Frequent
Bending/Kneeling/Crouching/Stooping	Occasional
Reaching Above Shoulder	Occasional
Climbing (stairs, ladders, etc.)	Occasional

### **Working on Heights:**

Unprotected Heights	N/A
Protected Heights	N/A

Lifting Weights from 0 to 25 Pounds	Occasional
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Push/Pull/Maneuver Equipment/Products/Materials Weighing from 0 to 25 Pounds	Occasional
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Being Around and/or Operating Moving Machinery/Equipment	Occasional
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Operating a Vehicle (as a part of your job)	N/A
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Read/Monitor Gauges on Various Equipment/Machinery	N/A
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### **Hand Movements:**

Recording Data	Continuous
Operating Office Equipment	Frequent
Operating Computer	Frequent
Simple Grasping (right and left)	Continuous
Firm Grasping (right and left)	Continuous
Fine Manipulating (right and left)	Continuous

Foot Movements to Operate Foot Controls	N/A
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<b>Vision:</b> Good Vision, Corrected to Normal; or Ability to Access Required Information and to Perform Job Duties	YES
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<b>Color Definition Required:</b>	NO
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<b>Hearing:</b> Good Hearing, Corrected to Normal; or Ability to Communicate/Understand Required Information and to Perform Job Duties	YES
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**Mobility:** Ability to be mobile throughout required work areas.

Office	Continuous
Multiple Locations	N/A
Plant	N/A
Equipment/Maintenance or Repair Area	N/A
Rough Terrain	N/A

Other

N/A

**BASIC MENTAL REQUIREMENTS:**

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This job requires the mental capabilities to be a self-starter, conscientious, and ability to be comfortable with detail. Furthermore, the incumbent must be able to complete the mortgage process from start to finish, interacting well with clients or prospects either in person or over the telephone.

**WORKING CONDITIONS AND EXPOSURES:**

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General office conditions exist including some extended periods of computer work and extended hours during peak seasons.

**TRAINING:**

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Safety:

Right-to-Know

Other:

On-the-Job Training  
Employee Handbook

**JOB QUALIFICATIONS:**

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Education

High School Diploma or G.E.D. required.

Experience

Previous mortgage and computer experience beneficial.

"Note: This is not necessarily an exhaustive list of the job duties and requirements associated with this job, but is intended to represent an accurate reflection of the current job."

## ***JOB DESCRIPTION ACKNOWLEDGEMENT***

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Job Title: Mortgage Processing Clerk

YES \_\_\_ NO \_\_\_

I have been provided a copy of the job description, or the job functions have been explained to me.

YES \_\_\_ NO \_\_\_

I understand the requirements of this job.

YES \_\_\_ NO \_\_\_

I understand that this job description is not necessarily an exhaustive list of the job duties and requirements associated with this job, but rather is intended to represent an accurate reflection of the current job. Furthermore, management reserves the right to add, delete, and/or modify any of the job duties or requirements at any time.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature