



JOB DESCRIPTION

Position: Mortgage Loan Clerk

Position Description The primary responsibility for this position is to provide support for the Mortgage Loan Department. Required skills include the ability to pay close attention to details, to work on a number of projects at the same time, the ability to learn quickly and be able to work well in a team environment. This position requires good communication skills, effective decision making, good judgment, problem solving, project management, and strong organizational and time management skills. In addition, exceptional customer service skills are essential.

Duties/Responsibilities

- Performs administration duties of real estate mortgage loans within full guidelines of secondary market and regulatory compliance
- Reviews loan documents; ensures proper documentation is submitted and verifies that any inconsistencies are resolved
- Prepares new loan files and accurately maintains loan file records
- Copies customer documents and verifies that paperwork is in proper order
- Manages loan file database to accurately track all working loan files
- Verifies outgoing wires
- Provides mortgage loan payoff information and other account information to employees and customers
- Conducts HMDA reviews and other compliance reviews as needed
- Sustains current working knowledge of all internal policies and procedures as well as regulatory requirements.
- Prepare and distribute mortgage disclosures in a timely manner
- Help facilitate quality control audits
- Manage Mortgage email account and make sure emails are distributed to the right person
- Post close audits – loan file review
- Finalize loan files
- Send letters on incomplete files and declined loans
- Perform various administrative tasks and assists the Mortgage Loan Operations Manager with other duties as needed
- Successfully completes required compliance training.
- Perform other duties, as assigned.
- Follows all 1st State Bank policies, procedures, compliance, and security practices.

Required Skills/Abilities

- Extensive knowledge of Microsoft Word and Excel
- Ability to maintain accuracy in a fast-paced environment
- Good verbal and written communication skills
- Strong organizational skills
- Ability to work under deadlines
- Excellent customer service skills
- Ability to work flexible hours as established by the bank

Qualifications

- High School diploma required.
- Minimum one year's work experience in a professional work environment