



Mortgage Loan Processor

Processing, Funding, Selling Loans: Specific responsibilities include, but not limited to the following:

- Receive client's applications from loan officers and update with validated information
- Order title, appraisal and flood certifications and review for discrepancies and Quality Control
- Prior to submission to investors or lenders, conduct full fraud prevention practices accompanied with valid documentation
- Review prospective loan files for completeness and identifying missing information
- Calculate income and determine client's qualifications for the loan
- Analyze individual/business for accuracy to match income in the LOS system
- Order payoffs and lien releases, tax transcripts and W2 verifications, subordination requests
- Review title commitment, appraisals for any inconsistencies and issues
- Obtain verification of homeowner/flood insurance
- Issued loan approval, suspense or declination letter
- Submit files for final underwriting approval with clarity of Prior to Purchase conditions
- Ensure that documentation and disclosing are all compliant with TRID and State specifics (such as intention to proceed, LE's, CD's, IL/CA anti-predatory lending data base etc.)
- Clear conditions on files approved by underwriter

Business competency

- Continuous Improvement, learning today, to be a champion tomorrow.
- Networking. Connect with professional within industry, learn new practices, product, technology and ideas to apply to the company success
- Business is about the bottom line, and to keep profit margins healthy ORM is focusing on finding ways to move to higher value services or products
- Communication. Confirm that the individual received and understood the message. Validate and ensure so that there are no misunderstandings afterwards.

Experience

- Minimum of 3 years' current experience in the mortgage industry.
- Must be detail oriented, organized and work efficiently under pressure in a fast paced, high production environment.
- Demonstrate an outstanding level of customer service skills and positive attitude.

Skills

- Excellent written and verbal communication skills
- Strong attention to details
- Strong time management and organizational skills
- A team player and have the ability to work independently
- Readily embraces change
- Excellent analytical and decision-making skills
- Solid computer skills; including Microsoft Office products

Job Type: Full-time