

## ABOUT THE JOB (JOB BRIEF)

The Mortgage Loan Processor II reports to the Mortgage Loan Processing Supervisor and is responsible for ensuring loans are processed accurately and in a timely manner and must monitor and maintain compliance with all guidelines, policies and procedures established by federal, state, local and investor guidelines. In this role, it is important to ensure internal and external customer service expectations are exceedingly satisfied and to establish pro-active and timely communication to clients, Loan Officers, Branch referring partners, Underwriters and the closing department. The Mortgage Loan Processor II obtains necessary information and documentation to process and complete mortgage loan files. Verifies all documentation for accuracy and completeness. Knowledge of the mortgage loan process and associated documentation with a strong understanding of regulations and laws associated with residential lending is critical for success in this position. Ability to determine incomplete, inaccurate or missing information. To motivate, problem solve, counsel or influence others is a material part of the job, requiring a significant level of diplomacy and trust.

## ESSENTIAL JOB FUNCTIONS

- Review all loan applications for accuracy, completeness and compliance
  - Monitor and maintain an application pipeline
  - Image/index, review and submit completed files via the loan origination system to the underwriting department
  - Directly communicate with Loan Officers, clients, service providers and branch referring partner to gather and clear underwriting conditions; primarily responsible for documentation collection
  - Provide exceptional service for both internal and external customers
  - Ordering third party documentation; verify vendor orders are complete and invoices received
  - Communicate with various companies to obtain property survey, flood certificate, title commitment and payoff information
  - Maintain knowledge of industry compliance standard rules and regulations
  - Provide guidance, answer questions and act as a mentor to other less experienced Mortgage Loan Processors.
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- Review Hazard Insurance for required coverage and Insurance Carrier rating
  - Review title work for seasoning requirements, liens, entity issues, etc...
  - Review flood certificates for flood status

## REQUIRED QUALIFICATIONS

- High school diploma or equivalent work experience required
- Minimum of 5 years residential mortgage processing experience on agency products
- Minimum of 2 years purchase processing experience
- Working knowledge of PC (MS Windows and Office Products including Word, Excel, etc.)
- Knowledge of RESPA guidelines, general knowledge of all mortgage and consumer lending regulations
- Strong math and analytical skills
- Foundational knowledge of tax returns; Foundation knowledge of FHA, VA, Conventional, Jumbo (preferred). Other products, (i.e.) CP, USDA, HELOC preferred but not required.
- Excellent written and verbal communication skills and ability to work in a team environment
- Demonstrated ability to prioritize, multi-task, meet deadlines and adapt to changing priorities with strong organizational skills.
- Proven success working in fast-paced, high volume environments
- Precise attention to detail
- Ability to network and interact with others to build internal relationships to foster team environment.
- Demonstrated knowledge of purchase lending requirements and documentation
- Ability to handle competing priorities effectively and within established timeframes
- High level of integrity and trust; must be a team player with a selfless attitude
- Demonstrated strong customer service skills
- Ability to work varying hours and overtime if needed

Employees in this job are required to comply with all rules and regulations of The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (The SAFE Act). Employees hired or transferring into this position will need to meet the qualification requirements, in Key's sole discretion, under Reg. Z, prior to acting as a loan originator in a consumer credit transaction secured by a dwelling. Qualification requirements include but are not limited to an assessment of overall financial responsibility, character, and general fitness through review of a criminal background check, credit report, and information about any administrative, civil, or criminal findings by any government jurisdiction.