

**FAIRFIELD COUNTY BANK CORP.  
POSITION DESCRIPTION**

Department: Residential Mortgage Operations	Incumbent:	Title: Team Leader-Mortgage Loan Closings
Division: Retail Lending	Effective Date: November 2020	Grade:

**As a member of the Fairfield County Bank Corp. Team, consider your job description to be the foundation of your responsibilities, not its boundaries. Inherent in every job is support of the Bank's Mission and related values and the following performance dimensions and competencies: Professionalism and Integrity, Customer Focus and Service, Building Partnerships and Teamwork, Persuasiveness and Selling, Communicating with impact, Initiating and Driving for results, and Adaptability and Dealing with change.**

**PURPOSE:**

Oversees preliminary loan underwriting, appraisal review, processing, closing and shipping functions. Continual review of the quality of loan processing and closing

**KEY RESULTS AREAS:**

Management of loan pipeline  
Responsiveness to customers and attorneys  
Leadership of closing staff  
High level of customer service  
Regulatory compliance

**SUPERVISED BY:**

Vice President Retail Lending Operations

**SUPERVISES:**

Loan Coordinators and Post Closing Clerk

**ESSENTIAL RESPONSIBILITIES:**

1. Supports and promotes Bank sales and service culture.
2. Performs quality control review of all work done by team members.
3. Determines priorities and distribution of work load in managing loan pipeline.
4. Provides training and assistance to team members.
5. Regularly innovates and streamlines processes and creates efficiencies to meet deadlines and changing regulatory standards.

6. Ensure loans are closed in a timely manner, pass Quality Control check, Shipped and Purchased by Secondary in compliance with all appropriate regulations.
7. Responds to questions from Attorneys expediently. Addresses all conditions that need to be met and remedy any outstanding issues still pending.
8. Communicate with Attorneys on a daily basis for establishing closing dates compliant with TRID timing regulations including a detailed discussion regarding the Commitment Letter terms and conditions.
9. Conducts daily huddles to establish priorities and workflow schedule.
10. Oversees and can perform backup to Closing, Quality Control, Shipping, Purchase and Post Closing.
11. Assists team members in servicing borrowers and loan officers as required with any questions or concerns.
12. Performs other duties within scope and ability as directed.

**OTHER RESPONSIBILITIES:**

Performs other duties as requested.

**EDUCATION AND EXPERIENCE:**

High School Diploma plus specialized courses in business and banking. Minimum three to five years residential mortgage lending and closing experience. Strong computer skills; excellent communication skills; strong problem-solving and decision making skills. In-depth understanding of FNMA, investor underwriting guidelines, and mortgage loan processing.

**QUALIFICATIONS:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed above are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions

**PHYSICAL DEMANDS:**

Any physical demands or work conditions described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**WORK ENVIRONMENT:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions

**Satisfactorily completes all required compliance training and complies with all regulations which apply within the scope of the position.**