



Position Description

Junior Consumer Documentation Preparation Specialist

Identifying Information:

- Department: Loan Operations
- Reports To: Veronica Keen
- Location: Operations Center, 105 N Broadway, Lebanon, Ohio 45036 or various branch locations
- Hours: M – Th 8:15 to 5:00, Friday 8:00 to 6:00

Summary:

- Responsible for the preparation of mortgage loan files to be submitted to title agency for closing. Additionally, reviews completed consumer loan closing packages to ensure they have been properly executed and are complete.

Essential Duties and Responsibilities:

- Prepare preliminary Closing Disclosure to be sent to borrower(s). (30%)
- Monitor internal rate lock and Investor expiration dates. (10%)
- Read and interpret credit approval conditions. (10%)
- Monitor compliance changes that impact consumer and residential loans to ensure documentation procedures are in compliance. (10%)
- Prepare funding instruments to close loan transactions. (20%)
- Review executed documents to ensure all documentation is received. (20%)
- Any additional tasks as assigned relating to consumer loans.

Required Traits/Behavioral Competencies:

- Understanding of RESPA, TRID and all laws related to real estate lending - including timelines – preferred.
- Understand federal regulations with regard to Private Mortgage Insurance and Flood Disaster Protection Act – preferred.
- Ability to work independently and prioritize tasks.
- Work effectively and meet required deadlines.
- Attention to detail and exceptional product quality while working in a fast-paced environment.
- Must be able to communicate and interact with all levels of bank personnel as well as outside title agencies.
- Dependable, organized, and of great integrity.

Qualifications/Education/Experience:

- High School diploma or equivalent.
- 2 or more years' experience in Customer Service preferred.

Job Competencies/Skills:

- Decision making, productivity.
- Working knowledge of Excel, Outlook, and Word.
- Strong verbal and written communication skills.

Physical Requirements:

- Must be able to remain stationary position up to 75% of time.
Must be able to lift up to 10 lbs.

Work Environment:

- Office setting, cubical, & desk.
- Occasional work from home – post training may be possible.