



## Position Description

### Mortgage Support Specialist (“MSS”)

#### Identifying Information:

Department: Mortgage

Reports To: SVP – Head of Retail Lending

Location: Lebanon – Operations Center, capable of working at alternate LCNB Locations (Brookville or Worthington)

Hours: M-Th 8:15AM-5:15PM, F 8:15AM-6PM, (Non-Exempt)

#### Summary:

Responsible for assisting the Mortgage Loan Originators (MLO) and Mortgage Fulfillment Specialist (MFS) in assuring the mortgage applications submitted by the MLOs are processed and dispositioned in a timely and compliant manner.

#### Essential Duties and Responsibilities:

- Assist in set up of loan application files
- Provide initial loan disclosures
- Confirm the Customer’s Application/Appraisal Fee has been paid
- Order the Appraisal, Flood and Title
- Pull OFAC (Office of Foreign Asset Control), Freddie/Fannie Exclusionary List, USPS (Address Verification)
- Index and/or Merge Documents within MortgageBot
- Assign Loan to MFS
- Lock Loan, when applicable
- Pull UCDP (Uniform Collateral Data Portal)
- Appraisal
  - Pay Appraiser
  - Email Borrower(s) and MLO a copy of the appraisal and Upload to MortgageBot
  - Notify MFS of appraisal receipt
- Monitor the [Mortgage@LCNB.com](mailto:Mortgage@LCNB.com) inbox and image follow-up documents, notify MFS
- Support the Mortgage Lending Team
- Master the Bank’s loan operating system
- Operate within a team environment and effectively communicate with customers, lenders, processors, closers and underwriters
- Maintain a high level of customer satisfaction (internal/external)
- Assist in effectively resolving any customer complaints or voiced concerns

#### Required Traits/Behavioral Competencies:

- Ability to accurately analyze financial data
- Ability to examine loan disclosures for accuracy and completeness
- Ability to work effectively with loan originators and production staff to acquire all required documentation
- Excellent and effective oral and written communication skills with internal and external customers
- Strong work ethic; ability to work overtime as necessary to achieve desired results
- Leads by example

#### Qualifications/Education/Experience:

- +2 years of experience in mortgage lending
- Knowledge of retail lending concepts and principles is desired
- High school diploma

- NMLS Number or ability to obtain in a reasonable time frame.

**Job Competencies/Skills:**

- Knowledge of retail lending concepts and principles desired, but not required
- Knowledge of DU and LP desired, but not required.
- Strong PC Skills (Loan Operating Systems, Adobe, Microsoft Windows Office Products, etc.)
- Auditing and Quality Control training is required
- Mortgage lending compliance knowledge/experience

**Physical Requirements:**

- Must be able to remain stationary position up to 50% of time  
Must be able to lift up to 10 lbs.

**Work Environment:**

- Office setting
- Full time