

MORTGAGE FULFILLMENT SPECIALIST ("MFS")

Responsible for managing and fulfilling conditions with the mortgage loan customers and loan officers for loans within the real estate mortgage loan pipeline. The MFS is responsible for understanding and accelerating the processing of loans while achieving the goals set forth in LCNB National Bank product guidelines and processes. The MFS has the responsibility for reviewing mortgage application files for accuracy and completeness to provide accuracy during the underwriting processes. The MFS is responsible for validating and verifying application data including, but not limited to: type of mortgage, borrower assets, liabilities, income, debts and employment. The MFS will submit the application data to ordering of third party reports. The MFS will help collect and fulfill underwriting conditions. The MFS will support both underwriting and the Mortgage Loan Officers.

Responsibilities

- Assist in set up of loan application files
- Review loan application files for accuracy and completeness
- Validate and verify loan application data related to assets, liabilities, income, debts, employment, etc.
- Submit loan applications to underwriting team
- Submit loan application information to the ordering team
- Assist in mortgage loan pipeline management, including, but not limited to, tracking closing dates and rate locks and having regular pipeline review meetings with originators
- Assist in overseeing multiple loan files within the closing pipeline
- Update information in the loan operating system
- Support the Mortgage Lending Team
- Assists in the coordination among all parties in the mortgage lending process.
- Collect underwriting conditions, loan documentation and financial information from the borrowers and/or third parties and upload into the loan operating system when required
- Master the Bank's loan operating system
- Communicate with and facilitate processes and parties in the origination process.
- 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

Qualifications

- Unquestionable integrity and a genuine desire to help others
- 5+ years of mortgage loan processing or fulfillment experience
- Generally proficient in mortgage lending compliance and regulatory requirements including federal and state lending statutes, and a solid understanding of mortgage underwriting criteria
- Ability to thrive in a high volume, fast-paced environment
- Self-motivated and self-sufficient in approach to work
- Strong organizational and time management skills; close attention to detail
- Ability to build and maintain positive and effective relationships with others
- Strong oral and written communication skills, a good listener, articulate, ability to effectively present information and respond to managers, referral sources and customers
- Strong work ethic; ability to work to achieve desired production results
- Use Microsoft Office products (excel, word, outlook, etc.)

Reporting Line:	VP - Head of Mortgage Lending
Level:	Non-officer
Exempt:	No
Job Type:	Full-time
Required education:	Associate's Degree or equivalent experience
Required licensure:	NMLS (obtained or transferred within 45 days from date of hire)
Required experience:	+5 Years
Salary/Compensation:	Salary, Commensurate with experience, annual bonus opportunity
Accommodations:	Typical office, Reasonable ADA compliant accommodations are available