



Real Estate Processor and Closer

Position Information

Code/ID: Not Entered

Department: Mortgage Servicing

Job Classification: Non-exempt

EEOC Category: Administrative Support Workers

Asset Size: 2023 \$400M-\$600M

Role

Process both first mortgage and home equity requests. Work closely with the MLO and the borrower to bring the loan from processing to closing and funding.

Major Duties and Responsibilities

WEIGHT	DESCRIPTION	ESSENTIAL
35%	Collect and review incoming documents for completion and ensure accuracy of information. Update information in LOS prior to submitting file to underwriter. Accountable for the accuracy and completeness of all loan documentation and system input. Prepares any verification forms needed for example; income, deposits, rents, and gifts.	✓
25%	Prepare file for closing and ensure closing dates are met and all closing and other legal documents are prepared in accordance with applicable Federal, State and NCUA rules and regulations. Prepare all closing documents coordinating with attorneys, title companies, closers and borrowers. Assuming adequate file integrity.	✓
10%	Manage an assigned pipeline for both first and second mortgages.	✓
10%	Ensure all documents and conversations, both written and verbal, are housed within Radstar in FICS as required.	✓
15%	Order appraisal, title, etc. Review Comparison Credit Report and update system if applicable. Responsible for collections, verification and entry of all information required to render a decision. Clear certain conditions - comparison credit report, re-verification of income/employment, insurance clause/binder documents, inspection reports, etc.	✓
5%	Track within FICS outstanding documents and follow up with the member, MLO, Attorney and third party vendors. Responsible for providing members with status updates as needed.	✓

Knowledge and Skills

EXPERIENCE

Two to Five years of similar or related experience, including time spent in preparatory positions.

EDUCATION/CERTIFICATIONS/LICENSES

A high school degree or GED is required.

INTERPERSONAL SKILLS

Courtesy and tact are essential elements of the job. Work involves personal contact with customers and others inside and outside the organization, generally regarding fairly routine matters for the purposes of giving and obtaining information or instructions, updating or referring. Communications generally require shorter and not in-depth discussions.

OTHER SKILLS

Ensure compliance with PFCU and third party policies and procedures, applicable laws and regulations, including but no limited to TRID, Reg B, HMDA, Bank Secrecy, Patriot Act, Office of Foreign Assets Control.

ADA Requirements

PHYSICAL REQUIREMENTS

Is able to bend, sit, and stand in order to perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in an emergency situation. Must be able to operate routine office equipment including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours or travel off site whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

WORKING CONDITIONS

Must be able to routinely perform work indoors in climate-controlled shared work area with minimal noise.

MENTAL AND/OR EMOTIONAL REQUIREMENTS

Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to complete basic mathematical calculations, spell accurately, and understand computer basics. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.