

# Oakwood Bank Job Description

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**JOB CODE:**

**JOB TITLE: Mortgage Loan Processor**

**DEPARTMENT: Mortgage**

**DIVISION: Mortgage Operations**

**FLSA: Exempt**

**DATE OF REVISION: March 6, 2019**

1. PRIMARY FUNCTION

Responsible for facilitating the processing of mortgage loan applications, mortgage loans and mortgage loan documentation.

2. ESSENTIAL DUTIES AND RESPONSIBILITIES

- a. Inputs mortgage loan data into the Loan Origination System (LOS) (e.g. Encompass) and assemble the file for mortgage underwriter review.
- b. Partner with underwriter, Mortgage Loan Officer (MLO) and mortgage loan closer from origination to closing.
- c. Orders appraisals, title work, surveys, and other required documentation.
- d. Assists MLO in gathering information from the borrower as necessary.
- e. Completes data entry on all withdrawals, ANA's, and decline letters including HMDA.
- f. Manages 15-20 mortgage loan applications or loans per month.
- g. Answers routine questions from internal and external customers regarding mortgage lending.

3. KNOWLEDGE AND EXPERIENCE REQUIRED

a. EDUCATION:

High School education or equivalent with specialized training in loan documentation procedures required.

b. LICENSES OR CERTIFICATIONS REQUIRED:

None.

c. RELATED WORK EXPERIENCE:

One plus (1+) years of mortgage experience.

Demonstrated ability to communicate with mortgage professionals at title companies, attorneys, and borrowers.

Demonstrated eye for accuracy as evidenced by extreme detail orientation.

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4. PHYSICAL DEMANDS - Please check (✓) the areas that predominately apply.

PHYSICAL FACTORS	CARRYING
<input checked="" type="checkbox"/> Standing Stationary	<input type="checkbox"/> Up to 10 lbs.
<input checked="" type="checkbox"/> Standing/Moving About	<input type="checkbox"/> 10 - 20 lbs.
<input checked="" type="checkbox"/> Sitting	<input checked="" type="checkbox"/> 20 - 50 lbs.
<input type="checkbox"/> Climbing	<input type="checkbox"/> 50 - 100 lbs.
<input checked="" type="checkbox"/> Bending (stooping/crouching)	<input type="checkbox"/> 100+ lbs.
<input checked="" type="checkbox"/> Kneeling	
<input type="checkbox"/> Crawling	
<input checked="" type="checkbox"/> Reaching	<b>LIFTING</b>
<input checked="" type="checkbox"/> Handling	<input type="checkbox"/> Up to 10 lbs.
<input checked="" type="checkbox"/> Talking	<input type="checkbox"/> 10 - 20 lbs.
<input type="checkbox"/> Driving	<input checked="" type="checkbox"/> 20 - 50 lbs.
<input type="checkbox"/> Smelling	<input type="checkbox"/> 50 - 100 lbs.
	<input type="checkbox"/> 100+ lbs.
<b>HEARING</b>	<b>PUSH/PULL</b>
<input checked="" type="checkbox"/> Normal Noise Level	<input type="checkbox"/> Up to 10 lbs.
<input type="checkbox"/> Occasional Loud Noise	<input type="checkbox"/> 10 - 20 lbs.
<input type="checkbox"/> Constant/Very Loud Noise	<input checked="" type="checkbox"/> 20 - 50 lbs.
<input type="checkbox"/> Constant Low Level Noise	<input type="checkbox"/> 50 - 100 lbs.
	<input type="checkbox"/> 100+ lbs.
<b>HAZARDOUS CONDITIONS</b>	<b>VISUAL DEMANDS</b>
<input type="checkbox"/> Respiratory Irritants	(indicate yes or no)
<input type="checkbox"/> Skin Irritants	<input checked="" type="checkbox"/> Vision Essential
<input type="checkbox"/> Allergic Irritants	<input type="checkbox"/> Vision Not Essential
<input type="checkbox"/> Wet Work - Hands	
<input type="checkbox"/> Wet Work - Feet	
<input type="checkbox"/> Operation of Heavy Equipment	<b>ENVIRONMENTAL DEMANDS</b>
<input type="checkbox"/> Climbing Ladders	<input checked="" type="checkbox"/> Indoor
<input type="checkbox"/> Working in High Places	<input type="checkbox"/> Outdoor
<input type="checkbox"/> Use of Electrical Equipment	<input type="checkbox"/> Hot Environment
<input type="checkbox"/> Use of Sharp Utensils	<input type="checkbox"/> Cold Environment
<input type="checkbox"/> Exposure to Blood and Bodily Fluids	<b>OTHER</b>
	<input type="checkbox"/>

The preceding is intended to describe the major requirements and the major duties which comprise the framework for this job. It is not to be construed as an exhaustive statement of all the duties, responsibilities or requirements. Oakwood Bank retains the discretion to add or change the job duties at any time.

**APPROVALS:**

\_\_\_\_\_  
INCUMBENT EMPLOYEE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
TEAM LEADER

\_\_\_\_\_  
DATE