

Senior Mortgage Processor/ Portfolio Manager

JOB SUMMARY

- Candidate must have strong Calyx Point Background with current working knowledge.
- Candidate must have full, comprehensive understanding of QM, TRID, ATR and associated Regulations, Forms, and residential processes.
- Candidate should possess current **NMLS ID** or been issued one previously.
- Work directly with Applicants, Borrower(s), and Vendors for Document Preparation, Closing and Funding.
- Engage in operating within multiple systems to ensure the compliance of information and processes are successfully transitioned to Operations and Production.
- Provide exceptional customer service to both internal and external users while maintaining integrity of the Bank's policies and procedures.
- Work within establish best practices for analyzing and researching new requests, and Policy changes.

JOB RESPONSIBILITIES and DUTIES

- Assist Residential Lender with the compliant procurement of QM, TRID Residential Loan Applications using Calyx Point.
- Candidate will work directly with Borrower(s), Settlement Agents and Doc Prep Attorney's.
- Perform critical credit analysis to resolve solutions that coincide with Bank policy.
- Knowledge to research and resolve requests accurately and effectively according to priority with excellent customer service.
- Conform with all corporate policies and procedures.
- Ability to meet expected delivery dates and the tasks necessary to achieve objectives.
- Ability to work directly with senior level management.
- Analyze, summarize, and monitor compliance with credit policies.
- Ability to understand Oakwood Bank's business philosophy, apply knowledge and critical thinking skills in day-to-day problems and solutions.
- Work Loan Exceptions or other Projects on a as needed basis.

QUALIFICATION and SKILLS

- High School Diploma or Equivalent Required; Bachelor's or Associates Degree Preferred.
- Candidate must have 5+ Years Residential Lending Background including Mortgage Loan Processing with Calyx Point experience.
- Candidate must be fluent in QM, ATR, TRID Lending rules, forms, and applicable criteria.
- 5+ years' experience in Mortgage Processing, Credit Support or Equivalent.
- Strong working knowledge of Microsoft Office suite.
- Able to research and evaluate data to make informed decisions and solve problems while maintaining policy integrity.
- Strong mathematical and analytical skills.
- Sense of discretion and willingness to maintain strict confidentiality of pertinent and sensitive information.
- Strong focus on providing quality service to internal and external customers.
- Strong attention to detail and accuracy.
- Time management skills for a High-Volume workflow.
- Knowledge of Underwriting terminology and loan packaging.