



The Middlefield Banking Company Job Description

Title:	Mortgage Lending Processor	FLSA Status:	Non-exempt
Reports To:	AVP; Mortgage Loan Operations	Job Grade:	
Department:	Mortgage Lending	Location:	528 Administration
Category:	Full-Time	Revised:	1/01/2019 Human Resources

SUMMARY: The Mortgage Lending Processor performs routine and non-routine functions required in the origination and processing of mortgage loan applications. The incumbent will be required to use independent judgment consistent with the Bank's policies and procedures.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Prepares and sends the application letter and all required disclosures to customers
- Orders appraisals, inspections, insurances, and title work. Reviews title commitments and insurance binders for accuracy
- Assists the Lenders in gathering information necessary for loan decisions, ongoing file maintenance and assisting with loan related needs
- Knowledge of guidelines for qualification for secondary market mortgages
- Reviews and verifies all loan officer loan data Inputs in the Bank's loan origination system; corrects and updates the information as changes are received or required
- Reviews all loan documentation for accuracy and finalizes the file for submission to underwriting
- Answers routine and non-routine questions from internal and external customers regarding loan applications
- Cross trains for other department duties.
- Ensures compliance with all Bank policies and procedures, as well as, all applicable State and Federal banking regulations

SECONDARY DUTIES:

- Perform other duties as assigned
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SUPERVISORY RESPONSIBILITIES: There are no supervisory responsibilities for this position.

QUALIFICATIONS: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and /or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

TECHNICAL REQUIREMENTS: Proficient in the use of Microsoft Office products, online computer systems, automated underwriting and lending software; and standard office equipment. Must possess knowledge and understanding of loan documentation.

LANGUAGE SKILLS:

- Excellent communication and interpersonal skills sufficient to deal courteously and effectively with internal customers.
 - Analytical skills sufficient to identify, define, and resolve non-routine problems.
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MATHEMATICAL SKILLS: Requires basic math skills with ability to add, subtract, multiply, compute ratios, and percents.

REASONING ABILITY: Must possess the ability to solve practical problems using prescribed and detailed procedures. Problems are routine with standardization solutions. Job requires judgment skills.

EDUCATION, EXPERIENCE and CREDENTIALS:

- Associate degree in business, finance or a related field or equivalent combination of education and work experience is required.
 - Minimum 2 years of real estate experience with mortgage agency lending (Freddie Mac and/or Fannie Mae)
 - May be required to take Real Estate Lending courses/training through in-house training or other resources.
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PHYSICAL DEMANDS: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit, use hands to input data into the computer, and speak and hear. The employee is occasionally required to stand, walk, stoop and lift files and boxes up to 20 pounds. Specific vision abilities required by this job include close vision.

WORK ENVIRONMENT: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Work environment is a typical office setting. The noise level in the work environment is usually moderate.

(Management reserves the right to change this position description at any time according to business needs)

The Middlefield Banking Company considers applicants for all positions, without regards to race, color, religion, gender, national origin, age, disability, marital status, veteran status, or any other prohibited basis of discrimination, as provided under applicable state and federal law.

Visit our website for all current Middlefield Bank career opportunities- Middlefieldbank.bank

Please send cover letter, resume and salary requirements to Debbie Remias at dremias@middlefieldbank.com