Processor Job Description

Job Title: Processor	**FSLA Status:** Non exempt
Department: LWR/DePere Processing	**Reports to:** Processing/ BranchManager

Position Summary and purpose: Responsible for confirming and verifying all loan application information. Provide professional delivery of credit files to lending institutions in a timely manner. Establish and maintain a high level of service and customer satisfaction to both the inside sales team and external clients.

Position Primary Responsibilities:

- Review documentation (i.e. tax returns, bank statements, pay stubs, etc) to make sure everything meets program guidelines and sign off on received conditions once underwritten
- Review file documentation to ensure all necessary items have been requested (i.e. purchase contracts, bankruptcy papers, trust documents, etc)
- Order third party reports including credit reports, escrow instructions, preliminary title reports and appraisals
- Work with loan officers to create efficient and accurate processing of loan files in a timely manner
- Structure loans in preparation for underwriting
- Ensure complete loan packages have been submitted for closing preparation, including updates if and when changes occur

Position Secondary Responsibilities:

- Answer phone and e-mail questions
- Maintain dialogue with lenders, real estate brokers, escrow and title companies. Communicate with loan originators regarding status of their loans.
- Promote professionalism and customer confidence by keeping mortgage loan information confidential
- Stack and scan files for audit and/or retention
- Any and all other duties as assigned by supervisor

Essential Skills and Abilities:

- 3-5 years experience in mortgage lending business preferably in loan processing
- Able to manage multiple priorities
- Excellent oral and written communication skills
- Excellent attendance and reliability
- Proficient computer skills, include Microsoft Windows and Microsoft Office applications, Encompass LOS system
- High School diploma
- Strong attendance and reliability

Non essential Skills and Abilities:

- **Detail oriented and well organized**
- **Able to work independently with little supervision at times**

Reporting to: none

Physical Demands and Work Environment: Associate is occasionally required to stand, walk, sit, use hands, reach, climb and lift up to 25 lbs. Vision requirements include close, distance, color, peripheral, depth and focus abilities. Office environment generally prevails and the noise level is moderate.

General Sign Off: All associates are expected to adhere to all company policies and to act as a role model in adherence to policies.

I have read and understand the job description.

Signature_____ Date_____