



JOB POSTING

Mortgage Loan Processor I
Manhattan, KS

SCHEDULE: Full-Time

REPORTS TO:

AVP, Residential Underwriting Manager

Do you want a promising and satisfying career? Are you prepared for a great opportunity? KS StateBank, a successful, forward-thinking and growing full-service bank, is ready to expand our Residential Mortgage Lending team.

As a Mortgage Loan Processor I, you will be challenged to take loan files from pre-approval to closing. This includes inputting the loan information into the system, while ensuring that it is complete, accurate, verified and complies with company policy. You will also verify loan documents, including income credit appraisal and title insurance to ultimately prepare application for submittal to underwriting. Successful candidates will have a proven ability to meet crucial deadlines.

ESSENTIAL FUNCTIONS

- Independently process all files, no matter the initial level of application completeness
- Maintain continual and open communication with all appropriate parties to the transaction and consistently document the loan origination system will applicable correspondence
- Review and evaluate applications submitted by Mortgage Loan Originators to verify completeness of applicant data on context
- Accurately re-disclose all allowable changed circumstances to the borrower in compliance with all Federal Regulations
- Ensure accuracy of the third party vendor work; appraisal, title commitments and endorsements, tax transcripts, payoffs, wire instructions, estimated closing disclosures and closing protection letter, subordination agreements, homeowners insurance, and all other applicable required documentation based on the loan product
- Review files to obtain and analyze documentation in a timely fashion, regarding employment, credit, income, assets and collateral. Verify documentation meets KS StateBank/Investor/Agency Standards. Ensure processing and automated underwriting systems are updated to contain appropriate, consistent, and matching system data based on supporting documentation that has been obtained
- Timely submission of file for underwriting decision. Satisfy required underwriting conditions. Communicate underwriting decision to Mortgage Loan Originator and applicants.
- Timely submission of approved and complete files to the closing department for closing review
- Process VA application according to respective agency guidelines
- Proactively manages personal pipeline to maximize closing date efficiency
- Meets all metrics and service level agreements
- Assumes responsibility for related duties as required or assigned

EXPERIENCE & QUALIFICATIONS

- A high school diploma or GED is required
- Associates or undergraduate degree preferred
- Recent first mortgage processing experience, minimum of one year
- Experience using automated underwriting for either FNMA or FHLMC

TECHNICAL SKILLS & ABILITIES

- Knowledge of mortgage industry guidelines and regulations
- Multi-tasked, detailed and organized
- Professional and articulate verbal and written communication skills
- Familiarity with Microsoft Office Suite

Employee benefits include 401k, health, dental and vision insurance and paid time off.

View the full job description and apply at ksstate.bank/careers.

No phone calls or fax submissions please. EOE