

Mortgage Loan Closer

If you are looking for a challenging and rewarding career, we'd like you to join our Security Bank team! Our banking professionals receive paid training and ongoing education, opportunities for growth and advancement, great benefits, and use the latest in technology to help make the experience at Security Bank of Kansas City a pleasant one for our staff as well as our customers!

Job Description:

A Mortgage Loan Closer is responsible for coordinating all aspects of the loan closing process and the post-closing delivery of mortgage loans to secondary market investors.

Job Requirements:

- Review and verify loan documentation for accuracy, completeness, and compliance with state and federal regulations, lender requirements, and internal policies.
- Coordinate with loan officers, title companies, attorneys, and borrowers to schedule loan closings. Answer questions and address any concerns during and after the closing process.
- Prepare and finalize closing documents, including closing disclosures, promissory notes, and mortgage/deed of trust forms
- Ensure all necessary conditions are met prior to closing, such as insurance verification, title clearance, and proper funding.
- Collaborate with underwriting and funding departments to resolve any issues that may delay loan processing or closing.
- Confirm wire transfers and disbursements with appropriate parties and ensure funds are available for closing.
- Review the final settlement statement for accuracy, reconciling fees and loan amounts.
- Maintain detailed and organized records of all closing activities for audit and regulatory purposes.
- Assemble and ship complete loan packages to investors or appropriate third parties within required timeframes.
- Coordinate the timely submission of required documents such as trailing documents, lien releases, and title policies.
- Monitor funding conditions and clear any issues that may delay disbursement.
- Track and follow up on missing or corrected documents, including title policies and recorded mortgages.
- Maintain knowledge of industry regulations, guidelines, and best practices, ensuring compliance with RESPA, TILA, and TRID.
- Provide excellent customer service.
- Assist with other duties as assigned to include processing tasks for Conventional, FHA, and VA loans.

Qualifications:	<ul style="list-style-type: none"> • Minimum 2 years' experience in Closing/Post-closing of Conventional and Government loans. • Knowledge of automated underwriting system. • Must be detail oriented and self-starter, able to multi-task and meet deadlines. • Must have strong communication skills. • In addition to possessing the skills necessary to perform the job, the employee must be willing and able to demonstrate these skills by coming to work on a daily basis, as scheduled.
Equipment Required to Perform the Job:	<ul style="list-style-type: none"> • Telephone • Multi-line Telephone System • Voice mail system • Computer Monitor • Personal Computer • 10 Key Calculator • Typewriter - Electronic • Copy Machine • Fax Machine
Software Requirements:	<ul style="list-style-type: none"> • Word Processing: Intermediate skills
Exertion/Physical Requirements:	<ul style="list-style-type: none"> • Moving objects weighing 25 lbs. • Sitting 90% of day • Standing 5% of day • Walking 5% of day • Removing objects from shelves • Dexterity/Coordination • Reading material/PC Monitor • Writing/typing • Speaking/Communicating • Listening/Hearing • Ability to perform repetitive hand movements (i.e. when performing data entry)
Other Information:	<p>Statements included in this job description are intended to describe the general nature and level of work performed by the employee(s) assigned to this job. The statements are not intended to be construed as an exhaustive list of responsibilities, duties and skills required.</p> <p>Accommodations will be made to allow for meeting job requirements when it does not place an "undue hardship" on Security Bank of Kansas City.</p> <p>Security Bank of Kansas City is an Affirmative Action / Equal Opportunity Employer.</p>

Please complete application here:

<https://www.paycomonline.net/v4/ats/web.php/jobs/ViewJobDetails?job=309424&clientkey=01D8EF3AB6679746D03256A89C53D4A7>