

Job Title	Mortgage Loan Processor
Short Description	General Summary: The primary purpose of this position is to assist First Commerce in fulfilling our Vision To Be Our Member's Financial Partner for Life. This is achieved through delivering Remarkable Member Service as defined by our Service Standards as well as building and maintaining strong member relationships through identification of member's financial needs and effectively recommending appropriate products and services to meet those needs.
Full Description	<p>Job Duties:</p> <ul style="list-style-type: none"> • Will perform job duties in accordance with policies established by the Board of Directors under the rules and regulations set by the National Credit Union Administration, the State of Florida and any applicable State laws for financial centers located in other States. • Complies with RESPA/TILA, TRID, BSA, OFAC, and CIP requirements. • Accurately processes all mortgage applications, including initial member contact for providing disclosures, collection of documentation, periodic status updates, issuance of closing disclosures and schedule closings in a timely manner. • Utilizes CU online mortgage application software and internal AUS to document loan requests. • Orders and obtains all required third party reports, including, Appraisals, Title work, Surveys, Flood Certificates, Homeowner's insurance, Inspections, and Tax Returns. Balance loan transactions; prepares and coordinates approval of HUD with title companies. • Prepares file according to CU standards. Reviews files to insure complete, accurate documentation sent to underwriting for conditional approval. • Effectively communicates with other FCCU Departments, members, and title companies on file status, requests follow-up on outstanding documents as required for timely and efficient loan processing and closing. • Reviews closing conditions and clear prior to loan closing. Recognizes closing issues and stops closing if conditions are not cleared or a compliance issue exists. • Competently reviews title commitment to insure all title issues have been remediated prior to drawing closing documents. Prepares all required documents to create closing package, obtain final HUD-1, issue mortgage disbursement checks or prepare wiring instructions. • Sends mortgage loan closing documents electronically prior to the closing deadline. • Accurately prepares closing Instructions in a timely manner. • Reviews the credit scoring report, new loan report, and secondary market wholesaler mortgage logs to determine potential files to be reported under the Home Mortgage Disclosure Act. • Maintains the mortgage suspense file by ensuring post closing loan documentation is received in a timely manner. • Reviews returned documents for accuracy and completeness prior to funding in escrow states. • Performs other related duties as assigned in accordance with First Commerce's policies and procedures. • Attends meetings as required; reports to work on time and as scheduled; adheres to facility dress code as well as other policies and procedures specific to the retail financial center group.
Education	High School Diploma, Two year (AA), 2 years of college level courses in business, finance and/or accounting. CUNA courses on lending, including mortgage lending or equivalent AIB courses preferred.
Additional Comments	
Credit Union	First Commerce Credit Union
State	Florida

Contact Name	Leah Lacayo
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Expiration Date	09/30/2020