

<b>Job Title:</b>	Mortgage Loan Processor/Closer	<b>FLSA:</b>	Non-Exempt
<b>Division:</b>	Banking	<b>Revision Date:</b>	08/01/2019

**Position Purpose:**

Performs processing of real estate mortgage loans within full guidelines of secondary market and regulatory compliance.

**Essential Functions:**

**Mortgage Loan Processing:**

- Obtains complete credit package, appraisal and title documentation.
- Assists branches with rate locks for secondary market real estate loans.
- Prepares underwriting packages to send to secondary market investors.

**Loan Closing:**

- Coordinates mortgage loan closings with branches and closer.
- Ensures that all closing conditions and requirements have been met.

**Other:**

- Ensures accurate printing of preliminary real estate loan documents.

**Secondary Duties and Responsibilities:**

Provides processing support to Bank Branches.

Performs other job-related duties and special projects as required.

**Knowledge, Skills, Abilities Required:**

- Excellent internal and external customer service skills required.
- Ability to work in a fast-paced environment essential.
- Attention to detail required.
- Must be able to prioritize workload.
- Ability to work independently with stringent guidelines.
- Computer friendly skills required.

**Education, Experience, and Other Requirements:**

- College degree preferred.
- Minimum 2 years in mortgage experience.

**Reporting Relations:**

Accountable and Reports to: Mortgage Operations Supervisor

Supervisor Responsibilities: None

**Working Conditions and Physical Requirements:**

- The duties of this position are normally performed in a general office setting. This is a fast paced work environment.
- This position is classified sedentary/light and requires the ability to sit for long periods of time.
- There is frequent pressure to meet deadlines and handle multiple projects in a day.
- Visual requirements include: ability to see detail at near range with or without correction.
- Must be able to perform the following physical activities: sitting for long periods, talking (in person and by telephone), hearing and repetitive motions.

**Equipment Used:**

Computer (PC with Microsoft Office programs), telephone, calculator, telephone, copier, fax, and printer.

**Other Position Requirements:**

Contacts: This position works with Midwest Heritage employees, customers, Hy-Vee employees, vendors and outside agents doing direct business with Midwest Heritage.

Confidentiality: This position has the responsibility to protect the privacy and confidentiality of customers, employees and bank/insurance/financial information at all times.

In the performance of their respective tasks and duties all employees are expected to:

- Follow all state and federal regulatory requirements and complete assigned training courses within the required timeframes.
- Perform quality work within deadlines.
- Interact professionally with other employees, customers and suppliers.
- Work effectively as a team contributor on all assignments.
- Work independently while understanding the necessity for communicating and coordinating work efforts with other employees and organizations.

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This job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. Other duties, responsibilities and activities may change or be assigned at any time with or without notice.

Your signature indicates that you have reviewed this job description and understand all expectations. Please return a signed original to Human Resources for the employee file.

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**Employee Name (please print)**

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**Signature of Employee**

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**Date**