

# Job Description

## Universal Mortgage Associate

**Department:** Real Estate Lending

**Date:** August 10, 2020

**Reports to:** Mortgage Operations Manager

**Supervises:** N/A

**Summary:** Under the general direction of the Mortgage Operations Manager and Department Manager, the Universal Mortgage Associate will be responsible for various operational and administrative duties throughout the department.

### Duties and Responsibilities

#### Operations

- Assist with daily and monthly review of files for Home Mortgage Disclosure Act (HMDA) errors and compliance.
- Preparation of mortgage and title policy documents for final collateral delivery.
- Back up department shipper preparing files for delivery and contingent sale on the secondary market.
- Ability to follow established operations policies and procedures.
- Assist in reconciling weekly and monthly general ledger and demand deposit accounts used for department postings.
- Assists in keeping loan originators compliant with Adverse Action reporting and Equal Credit Opportunity Act regulations.

#### Processing/Closing/Funding

- Work directly with Mortgage Originators, Processors, and Closer/Funders, and communicating effectively when items are needed and tasks are completed.
- Be able to provide coverage for fellow employees in both the closer/funder and processing positions.
- Assist Processors and Closer/Funders with clearing underwriting and investor conditions.

#### Other

- To understand the basic aspects of mortgage lending/secondary market.
- Maintains clean and orderly paper loan files and performs other administrative and clerical duties.
- Formulate and communicate new ideas and suggestions that will improve profitability and efficiency for the department's overall operation.
- Foster and promote the proper company image, and understand the core values of Citizens Bank.
- Be knowledgeable about mortgage products offered by the bank and able to assist customers with their financing needs.
- *Other duties as assigned*

### Qualifications

High school diploma or equivalency required. Financial background and one-year of banking experience required. Applicant must possess self-confidence and initiative. Must be able to read and comprehend reports and write correspondence and memos. Must be able to communicate professionally and effectively. Must be able to multi-task with the ability to deal in a variety of situations within the department and be detail oriented. Must be computer literate with knowledge

of Microsoft Word and Excel and have the ability to operate telephone, scanner, copier and FAX machines

### **Skills and Abilities**

- Ability to work cooperatively and effectively with others to meet required deadlines and ensure compliance of files
- Experience in performing several tasks at once and coordinate multiple and changing priorities
- Must be able to complete daily job duties while also working on larger projects
- Ability to work in a stressful atmosphere and effectively communicate with all other associates
- Occasionally work outside of normal business hours

### **Work Environment**

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The employee is frequently required to sit and occasionally required to walk. Use hands and fingers to handle or feel objects, tools or controls; and talk or hear. Must be able to effectively speak and communicate with others. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision and the ability to adjust focus. The noise level in the work environment is usually moderate. Must be able to wear a mask while in the workplace in accordance with federal and state requirements. This position does not qualify for telework.

*Equal Employment Opportunity Employer/M/F/Disability/Veteran*