



## POSITION DESCRIPTION

**TITLE:** Mortgage Specialist

**CATEGORY:** Full-Time

**FLSA:** Non-Exempt

**LOCATION:** Any Location

**DEPARTMENT:** Mortgage

**REPORTS TO:** Operations/Underwriting Manager

**SHIFT:** Monday-Friday: 8:00 a.m.-5:00 p.m.

**DATE:** June 16, 2025

### SUMMARY

The Mortgage Specialist is responsible for assisting clients throughout the mortgage loan process, from initial inquiry through approval and closing. This role involves providing guidance during the application process and ensuring that all documentation is complete and compliant with bank policies and regulatory requirements. The Mortgage Specialist works closely with loan officers, underwriters, and closing teams to provide excellent service to borrowers while maintaining efficiency and compliance.

### ESSENTIAL DUTIES

- Provide guidance to prospective borrowers on available mortgage products and help them understand the loan application process. Guide borrowers through the loan process, answering questions and ensuring a clear understanding of the next steps.
- Assist borrowers in completing mortgage applications and collecting required documentation, such as income verification, credit reports, and asset statements.
- Accurately input data into the loan management system.
- Review loan applications and supporting documentation to ensure accuracy and completeness, and promptly assist with completing missing items.
- Order appraisals, final inspections, flood, title, insurance, and other pertinent documentation.
- Ensure that all loan documentation complies with bank policies, regulatory requirements, and industry standards.
- Ensure that all mortgage files are organized clearly so that other team members can easily understand the timeline, events, and content. Consistently maintain accurate and up-to-date mortgage files.
- Use the correct tools, processes, and procedures to accurately document customer and third-party interactions.
- Maintain a thorough understanding of applicable mortgage regulations, such as TRID, RESPA, TILA, and other federal laws, state laws, and internal policies.
- Ensure all conditions are satisfied and the transactions are prepared for closings. Coordinate closings with both the customer and the title company.

- Track loan progress and ensure all milestones (e.g., application, underwriting, closing) are met within the specified timeline.
- Communicate with both the mortgage team and the marketing team regarding final loan approvals.
- Assist and support the Mortgage Loan Officers and other mortgage team members with the review of all loan documentation.
- Type routine letters, reports, and forms as directed.
- Provide professional customer service to borrowers and collaborate in troubleshooting and resolving issues.

## **SECONDARY DUTIES**

The Mortgage Specialist performs duties specific to the position and other functions as assigned.

## **RESPONSIBILITIES**

- Ensure compliance with all bank policies and procedures, as well as all applicable state and federal banking regulations.
- Treat people with respect, keep commitments, inspire the trust of others, work ethically and with integrity, uphold the bank's values, and accept responsibility for one's own actions.
- Demonstrate knowledge of and adherence to EEO policy, show respect and sensitivity for cultural differences, educate others on the value of diversity, promote a working environment free of harassment of any type, and value a diverse workforce.
- Follow policies and procedures, complete tasks accurately and on time, support the bank's goals and values, and benefit the bank through outside activities.
- Perform the position safely, without endangering the health or safety of yourself or others, and report potentially unsafe conditions to management. Comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to the OSHA Act of 1970 that are applicable to one's position at the bank.
- Possess and maintain a current driver's license and a vehicle with appropriate insurance coverage. Both are required to drive while performing assigned duties and responsibilities.
- Possess and maintain adequate skills in computer operation, including email, word processing, spreadsheet, and specialty software programs.
- Possess and maintain adequate typing skills to meet the needs of the position.
- Possess and maintain adequate math skills to meet the needs of the position. This may include the ability to count currency and coin, calculate interest, balance accounts, add, subtract, multiply, and locate routine mathematical errors.
- Practice effective and efficient organizational and time management skills.
- Be able to work with general supervision while performing duties.
- Use effective oral, written, and interpersonal communication skills. This includes the ability to apply common sense when carrying out instructions, interpreting documents, understanding procedures, writing reports and correspondence, and speaking clearly to customers and employees.
- Be able to deal with routine problems involving multiple facets and variables in standardized situations.

## **SUPERVISOR RESPONSIBILITY**

The Mortgage Specialist is not responsible for the supervision of any employee(s).

## **ENVIRONMENT, PHYSICAL & MENTAL DEMANDS**

The environment for this position is primarily a non-confined office-type setting in which employees are free to move about at will. This environment may include some minor annoyances, such as noise, odors, drafts, temperatures, etc.

Physical demands include writing, typing, speaking, listening, lifting (up to 25 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, walking, standing, squatting, kneeling, and reaching.

Mental demands include analytical reasoning, reading and understanding documents or instruments, performing detailed work, following directions, problem solving, providing effective customer or employee communication, performing accurate math calculations, understanding language, engaging in effective verbal and written communication, enduring stress, conducting multiple concurrent tasks, and withstanding constant interruptions.

Physical and mental demands also include correct usage of the following equipment: telephones, cellular phones, copy and fax machines, adding machines or calculators, encoders, money counters, credit card terminals, postage machines, cash recyclers, vaults, computers, and related printers.

Work environment characteristics, physical demands, and mental demands are representative of those an employee encounters while performing the essential functions of this job and represent the knowledge, skill, and/or ability required to perform the job in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the job.

## **QUALIFICATIONS**

These qualifications are general guidelines normally considered essential to the satisfactory performance of this position. The specifications listed below are representative of the knowledge, skill, and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviations from these qualifications.

- Bachelor's degree in Business, Finance, or a related field preferred.
- Minimum of 2 years of experience in mortgage lending, loan processing, or a related field within a financial institution or mortgage company.
- Familiarity with mortgage loan products, underwriting guidelines, and the loan application process.
- Ongoing education to maintain knowledge of industry regulations (TRID, RESPA, TILA, etc.).
- Strong understanding of mortgage products, underwriting guidelines, and compliance regulations.
- Excellent communication skills, both verbal and written, with the ability to explain complex mortgage concepts to customers in clear, understandable terms.



- Strong attention to detail and ability to review documents for accuracy and completeness.
- Ability to manage multiple tasks and meet deadlines in a fast-paced environment.
- Proficiency in Microsoft Office Suite (Excel, Word, Teams, PowerPoint) and mortgage loan software systems.
- Customer-focused with a commitment to delivering excellent service.
- Strong problem-solving skills and the ability to handle difficult situations with professionalism.
- Organized and efficient, with the ability to manage a high volume of loan applications and documentation.
- High level of integrity and professionalism, especially when handling sensitive financial information.
- Ability to work independently and as part of a team in a dynamic work environment.
- Ability to work overtime to assist customers, support team members, or meet deadlines.

**Management reserves the right to change this position description at any time according to business needs.**

