



MORTGAGE LOAN CLOSING SPECIALIST

Servion Mortgage, Inc. is a credit union service organization (CUSO); not a credit union. We have over 60 owners and hundreds of retail partners. We have proudly held an outstanding reputation for service in our ever-evolving industry for 30 years. We accomplish this with a focus on relationships. Our culture thrives on teamwork and cooperation.

Summary:

Extensive administrative and member service work with primary responsibilities for the timely and accurate processing of loan closing files. The Closing Coordinator must possess strong organizational and prioritization skills. A basic understanding of VA, FHA and Conventional TRID loan guidelines are needed. Performance requires a high degree of accuracy, problem solving skills and the ability to work in a fast-paced environment. Closing Coordinators receive moderate supervision in the performance of duties and responsibilities. Work is generally evaluated on obtaining objectives with accuracy, timeliness and results.

Essential Responsibilities and Duties:

- Prepare loan closing documents within Production Software System (Encompass) to be sent to Title companies for closing
- Complete an accurate and compliant Closing Disclosure to be provided to the borrower within the TRID timing guideline requirements
- Monitor the borrower's receipt of the Closing Disclosure
- Ensure accuracy of documents sent to closing, including but not limited to borrower names, rate, term and loan type, first payment date and escrow information.
- Review underwriting closing conditions to ensure salability of loan and adherence to the underwriting decision.
- Communicate with Correspondent Lenders to accurately complete closing documents based on their expectations.
- Coordinate funding dates with accounting to ensure accuracy of loan disbursements.
- Ensure fees for lender and title companies are within TILA/RESPA guidelines.
- Coordinate closing packages with title companies in a timely fashion.
- Verify that loan closes within specified locks with investors.
- Cross-Train in post-closing procedures and loan processing.
- Must work the days and hours necessary to perform all assigned responsibilities and tasks. Must be available (especially during regular business hours) to communicate with employees, customers, managers and any other person or organization with whom interaction is required to accomplish work and company goals.

- Must maintain courteous, professional and effective working relationships with employees at all levels of the organization, members, vendors and/or any other representatives of external organizations.
- Communicate information and state problems or challenges to be resolved in a clear, concise, courteous, nondiscriminatory and professional manner, and be able to provide clarification if necessary.
- Must be capable of adapting, with minimal or no advance notice, to changes in how business is conducted and work is accomplished, with no diminishment in work performance.
- Perform related duties as required.

Education (or Equivalent Experience):

High school diploma or general equivalency degree (GED) or equivalent combination of education and experience.

Experience:

At least one year of related mortgage closing experience with TRID or relative combination of education and experience.

Skills/Knowledge/Abilities:

- Excellent communications skills
- Ability to work with a wide range of personalities in a courteous, effective and efficient manner.
- Ability to input data accurately and efficiently into computer software systems.
- Ability to exchange information and to report facts and technical information clearly and concisely.
- Ability to attend accurately to many details in a timely manner.
- Ability to comprehend the consequences of various problem situations and to refer them to the appropriate people for resolution, if necessary.
- Ability to resolve questions and problems with the manager, if necessary
- Manage personal work flow and meet deadlines.

If these qualities describe you, submit a cover letter and resume to: jobs@myservion.com