

**FAIRFIELD COUNTY BANK
POSITION DESCRIPTION**

Department: Residential Mortgage Operations	Incumbent:	Title: Loan Processor
Division: Retail Lending	Effective Date: July 2012	Grade:

As a member of the Fairfield County Bank Team, consider your job description to be the foundation of your responsibilities, not its boundaries. Inherent in every job is support of the Bank’s Mission and related values and the following performance dimensions and competencies: Professionalism and Integrity, Customer Focus and Service, Building Partnerships and Teamwork, Persuasiveness and Selling, Communicating with impact, Initiating and Driving for results, and Adaptability and Dealing with change.

PURPOSE:

Audits, processes and pre-underwrites loans.

KEY RESULTS AREAS:

Auditing and pre-underwriting accuracy
Processes documents

SUPERVISED BY:

AVP, Underwriting Manager and SVP, Retail Operations

SUPERVISES:

None

ESSENTIAL RESPONSIBILITIES

1. Supports and promotes Bank sales and service culture, working closely with Loan Officers and borrower’s attorneys.
2. Verifies and corrects accuracy of new loan data input, including verifications, contracts, tax and income information, advance disclosures, appraisal data.
3. Initiates employer contact for verifications. Completes processing flow sheets to monitor outstanding items. Follows underwriting engine criteria for documentation. Pulls loan prospectus if product investor needs Freddie Mac.
4. In efile loan application, manages appraisal pipeline and credit reports. Uploads all information into efile.
5. Inputs, processes and pre-underwrites loans. Ensures all disclosures have been updated and sent. Initiates change of circumstance throughout loan process.

Manager Signature

Date

6. Monitors incoming verifications/documentation and reviews for completeness including condo questionnaire if applicable.
7. Gets updated HO and flood certificates if applicable prior to clearing loan to close. Maintains “tentative” dates on closing calendar.

OTHER RESPONSIBILITIES:

Performs other duties as requested.

EDUCATION AND EXPERIENCE:

High School Diploma with additional training in mortgage banking. Minimum one to two years mortgage processing experience. Strong computer skills.

QUALIFICATIONS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed above are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions

PHYSICAL DEMANDS:

Any physical demands or work conditions described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions

Satisfactorily completes all required compliance training and complies with all regulations which apply within the scope of the position.

Manager Signature

Date