



Mortgage Closing Processor Job Announcement

Salary Range: Starting salary \$42,000 – \$50,000

Classification: Full-time, non-exempt

Benefits: Health, Dental, and Vision Insurance, 403B Plan, 10-days starting vacation plus 11 holidays and 2 personal days, and paid sick leave

HomeSight is a non-profit community development corporation and community development financial institution promoting social and economic equity to preserve and enhance economically and culturally diverse communities through affordable homeownership, business development, and community advocacy. We develop affordable housing, provide first-time homebuyer education and counseling, and make loans to qualified buyers. We work closely with residents, small business, and community-based organizations to foster equitable economic development in Southeast Seattle.

POSITION SUMMARY:

The Closing Processor position encompasses pre-closing, closing and post-closing processes as well as shipping for purchase and follow-up with investors. The Closing Processor is responsible for the review and verification of pre-closing and closed loan packages to ensure that the loans are accurate, complete and compliant in accordance with industry and investor guidelines.

The Closing Processor will communicate with settlement agents, Mortgage Loan Officer and other counter-parties to obtain missing information and documentation for the closing loan package. The Closing Processor will ensure loan packages are stacked and imaged to industry guidelines and will ensure files are compliant and audit review/ Regulator exam ready. The Closing Processor will have excellent communication skills, accountability and ability to prioritize workload on a continual basis.

This is a full-time position, located in South Seattle, WA. The schedule is a 40-hour work week M-F 8:00AM - 5:00PM. Overtime as needed based on pipeline and closing deadlines demand.

ESSENTIAL RESPONSIBILITIES:

1: Provide closing process support, meeting required deadlines and competing priorities with a sense of urgency

- Swift and accurate preparation of complete multi-layered closing loan document packages to meet customer financing structure
- Communicate with Closing/Escrow offices to deliver closing packages within the required timeframe to close per contractual agreements
- Prepare and deliver accurate and complete wire requests to appropriate parties for funding
- Review, edit and balance loan information received from closing agents pre/post-closing
- Organize and prioritize files for closing package preparation as needed based on workload
- Ensure all required loans are registered with MERS. Monitor MERS Reports.
- Prepare file for shipping to Investors, scanning documentation and uploading and/or sending package to Investors meeting critical deadlines.
- Stack files for post-closing for storage in house and delivery to archival storage

- Monitor investor websites and/or faxes for loans purchased and suspense items, forward/cure suspense conditions to Underwriter Compliance Officer and relevant parties when received.
- Monitor final documents for investors - review, update and respond to investors with status of documents.
- Deliver accurate and complete servicing packages post-closing to Servicing Department as they are received.
- Create post-closing Closing Disclosures and deliver to the appropriate party for customer delivery to meet compliance and regulatory requirements

2: System knowledge

- Maintain knowledge and competency in use of Calyx loan origination system.
- Maintain knowledge of MERS system.
- Maintain knowledge of any other UW or compliance systems that pertain to the position.

3: Provide excellent customer service and communication

- Demonstrate and maintain outstanding verbal, written, and telephone skills
- Resolve vendor issues as needed
- Participate in project work as necessary or required.
- Maintain a working knowledge of all mortgage products HomeSight offers as related to closing package document preparation

Minimum Qualifications:

- High school diploma or GED is required. Associate's or Bachelor's Degree is preferred.
- Mortgage industry experience/familiarity is required
- Closing document knowledge/experience with industry standard operating systems Windows and Microsoft - Calyx and Doc Magic preferred
- Strong internal and external customer service skills are required.
- Strong basic math skills required.
- Excellent organizational skills are required.
- Must be able to multi-task and work in a fast pace, on demand environment.
- Must be able to problem solve

Physical Demands and Cognitive Demands: The physical and cognitive demands described below must be met by an Associate to successfully perform the essential functions of this job.

- Standing and/or sitting for intermittent periods of time.
- Dexterity is mandatory as this job requires frequent use of hands and fingers.
- Ability to type at least 40 words per minute
- This position requires regular lifting and moving of 10-25 lbs. Walking, reaching with hands and arms, pushing items overhead, occasionally climbing or balancing.
- Specific vision abilities required by this job include close vision, distance vision, depth perception and ability to adjust focus.
- This position requires adaptability, analyzing, calculating, dependability, memorizing, good judgment, stress control, prioritization, social skills and speaking.

INCLUSIVENESS STATEMENT:

HomeSight is an equal-opportunity employer with a very diverse staff. We seek to recruit, retain, and advance people of diverse backgrounds. We are committed to fostering and supporting a workplace culture inclusive of people regardless of race, ethnicity, national origin, gender, sexual orientation, socio-economic status, marital status, age, physical abilities, political affiliation, religious beliefs or any other non-merit fact.

Please submit all resumes and (1) page cover letter to jobs@homesightwa.org by **8/15/2018**.