



Job Posting

POSITION TITLE	Mortgage Disclosure Specialist
DEPARTMENT / LOCATION	Mortgage Ops – Palm Valley Blvd.
SALARY	Commensurate with Experience
FLSA STATUS	Non-Exempt
POSTING DATE	9/11/2020

R Bank's foundation is our community, our customers, our employees, our shareholders and our bankers. We are a locally owned and operated business with a value proposition of developing a high touch relationship with our customers while providing high tech solutions to their financial needs. The technology that we employ allows us to provide a state of the art banking experience in a relaxed environment.

GENERAL DESCRIPTION/PURPOSE:

The Mortgage Disclosure Specialist is responsible for auditing, verifying, and ensuring that mortgage loan disclosures are accurate and comply with all applicable regulatory requirements. This role maintains effective communication with customers, business partners, and teammates to uphold R Bank's commitment to quality customer service.

COMPANY GENERAL POLICY & PROCEDURE:

The requirements listed below are representative of the knowledge, skill, and/or ability required. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The competence of the employee in performing his or her job duties will be demonstrated, maintained and improved on an ongoing basis.

The statements contained in this position description reflect the general duties considered necessary to describe the principal functions of the job as identified, and shall not be considered a detailed description of all the work requirements that may be inherent in the position.

DUTIES AND RESPONSIBILITIES:

- Review and interpret information received to effectively determine which disclosures are required to be provided.
- Audit, verify, and ensure that mortgage loan disclosure packages are accurate and comply with regulation timelines at the time of delivery to customers.
- Ensure that each disclosure package contains all expected disclosure documents and all forms are completed accurately and in totality.
- Ensure that disclosure packages comply with all applicable federal, state, and agency

guidelines impacting residential mortgage originations.

- Communicate with mortgage production team to validate fees associated with the mortgage transaction to ensure disclosures are delivered with accurate fee amounts.
- Review all loan forms, questionnaires, and other relevant documents to identify associated fees paid by the borrower.
- Monitor pipeline daily to ensure initial and re-disclosure packages are distributed to customers within regulated timeframes.
- Update the loan origination system as well as other systems to effectively notify appropriate parties that disclosures have been effectively provided to consumers.
- Communicate with customer regarding any possible missing documentation.
- Other duties as assigned.

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:

- High school diploma or equivalent.
- Minimum of 3 year mortgage processing experience required.
- Advanced knowledge of mortgage documents and forms.
- Must be proficient with all guidelines necessary to complete job functions.
- Ability to exhibit a warm, friendly, approachable personal style and deal effectively with the customers' questions.
- Must demonstrate professionalism in dealing with customers, managers, and co-workers.
- Ability to be self-motivated person with an outgoing and pleasant personality.
- Ability to organize and manage multiple priorities.
- Ability to maintain composure under pressure.
- Ability to work efficiently and accurately in an atmosphere of frequent interruption.
- Ability to answer telephones in a professional, friendly and courteous manner.
- Ability to speak in a clear and understandable manner and write legibly.
- Ability to read, understand and carry out verbal and written instructions and to request clarification when needed.
- Proficient in arithmetic, Bank practices and procedures, and departmental rules and regulations.
- Excellent typing and work processing skills. Ten-key calculator, typewriter and keyboard skills. Familiarity with loan underwriting software, word processing, database management and Internet based software programs.

PREFERRED KNOWLEDGE, SKILLS, AND ABILITIES:

- Ability to speak Spanish
- Experience with Encompass or similar LOS

PHYSICAL DEMANDS:

The physical demands 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.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle, or feel; reach with hands and arms; climb or balance; stoop, kneel, or crouch. The employee must frequently lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

BENEFITS PACKAGE:

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, EAP, and the R Best Foot Forward program. You can learn more about R Bank and our services at www.rbanktexas.com.

APPLY:

If you meet all of the minimum qualifications for this position and would like to apply, please upload your updated resume via www.r.bank.

R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, age, veteran status or disability.