



Job Posting

POSITION TITLE	Mortgage Processor
DEPARTMENT / LOCATION	Round Rock
SALARY	Commensurate with Experience
FLSA STATUS	Non-Exempt
POSTING DATE	1/12/2021

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:

This position will work closely with team members and clients in order to process residential mortgage loans per FNMA, USDA, and VA underwriting guidelines while ensuring compliance with FNMA, USDA, VA, as well as company policies and procedures. In addition, the Mortgage Processor will process construction loans, portfolio loans, and lot loans per company underwriting guidelines and policies.

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:

- Prepare residential mortgage loans per FNMA, USDA, FHA, and VA underwriting guidelines and compliance.
- Use Desktop Underwriter for loan approvals.
- Request and / or verify all required loan documentation including but not limited to flood certifications, IRS transcripts, title commitments, insurance, MI, UCDP appraisal

documentation, EDLS and LDP documentation, SSN verifications, and employment verifications.

- Clear loan of any DU or investor conditions and prepare for closing department.
- Process construction loans, portfolio loans and lot loans per company underwriting guidelines and policies.
- Communicate with customer regarding any possible missing documentation.
- Provide customer service, including change of addresses, research, and routine inquiries.
- Coordinate closing dates with realtors, builders, customers, title companies, etc.

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:

- High school diploma or equivalent.
- Minimum of 5 years mortgage processing experience required.
- Experience with Encompass preferred.
- Must be proficient with all guidelines and websites 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, pleasant, sales-oriented personality.
- Ability to organize and manage multiple priorities.
- Ability to maintain composure under pressure.
- 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.
- Ability to work efficiently and accurately in an atmosphere of frequent interruption.
- 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

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 finger, 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 R Best Foot Forward program. You can learn more about R Bank and our services at www.r.bank.

APPLY:

If you meet all of the minimum qualifications for this position and would like to apply, please email along with your updated resume to HumanResources@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, sexual orientation, age, veteran status or disability.