



Job Posting

Position: Mortgage Processor

FLSA Status: Non-exempt

Pay Range: \$27-37/hour

Department: Mortgage

Location: Hammond

Hours Needed: Monday-Friday, 8am-5pm

Position Summary:

Works closely with loan officers, customers, and underwriters to process mortgage loans, with a heavy focus in the construction loan process.

Job Responsibilities:

- Review project data and loan application for accuracy and completeness
- Monitor and order documents such as credit reports, verifications, appraisals, final inspections, title work, mortgage insurance, loan reports, and flood determinations
- Serve as liaison between underwriter, loan officer, Title company, borrowing, and closer
- Maintain an open line of communication with loan officers
- Review assembled credit package for submission to underwriter
- Review conditions, approve or make corrections
- Provide support to other areas of the department as needed
- Act as Loan Officer for CTH Construction Loans
- Collect and review all necessary documentation for CTH Construction Loans
- Generate disclosures to include any additional disclosures
- Review assembled credit package for submission to underwriter
- Book closed loan on bank system to include electronic document storage
- Complete draw requests/disbursements to CTH while communicating with borrower for necessary draw approvals
- Assist customers and/or branch personnel as needed with questions pertaining to loan information
- Consistently support the Bank and its core values
- Follow all policies and procedures
- Additional duties may be assigned by supervisor

Requirements:

- High school diploma or equivalent
- 1+ year experience in Mortgage Lending
- Banking experience preferred
- Experience in Calyx Point, DocMagic, and Laser Pro
- Experience in HorizonXE is preferred
- Knowledge of the surrounding real estate market
- Understanding of Federal and State mortgage regulations
- Knowledge of mortgage processes and procedures
- Knowledge of banking procedures and regulations
- Detail oriented
- Proficient operation of Microsoft Office software including Word and Excel
- Ability to work independently while having a strong commitment to team orientation
- Exceptional verbal, written, and interpersonal communication skills

- Ability to work well under pressure, manage time, and multitask
- Excellent organizational, critical thinking, and decision-making skills
- Must be self-motivated
- Ability to comprehend new training, and adapt to changes in regulations, policies, and procedures

Benefits:

- Medical, Dental, and Vision Insurance
- Company Provided Life and Disability Insurance
- Paid Time Off
- 401(k) with Employer Match
- Tuition and Professional Development Assistance

American Bank is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, pregnancy, genetic information, disability, protected veteran status, or any other protected category under applicable law.