

Position: **Mortgage Loan Processor**

# of Openings:

1

Location: Orangeburg, SC

Posted Date:

09/21/2013

### **About Us:**

Kwest Mortgage Group, LLC is an independent privately held mortgage company serving the needs of consumers all over the State of South Carolina with Safe, Sound, Affordable home financing solutions. Our primary market is in the origination of FNMA, FHLMC, FHA, USDA, & VA home mortgages as a wholesale outlet for many regional and national lenders. Our business model is consumer focused with a 'high-touch' concierge service level platform that also delivers exceptional discounts to our customers as a wholesale direct outlet.

### **Job Description/Essential Functions and Responsibilities:**

A mortgage loan processor's primary responsibility is to assemble and prepare loan requests for underwriting review through communication with mortgage originators, borrowers, closing attorneys, homeowner insurance agents, real estate agents, employers, and other parties while insuring all applicable Federal, State, Lender, and Company compliance procedures are adhered to on each transaction.

#### **Essential Functions:**

- *Receive files from Mortgage Originators and open loans within 24 hours of receipt with an introduction letter to all parties*
- *Run initial AUS findings*
- *Order Title work, appraisals, pay-offs (refinance), homeowners insurance, employment and rental verifications*
- *Update LOS daily with appropriate loan status and outstanding conditions*
- *Communicate with borrower(s), mortgage originator, & agents weekly and sometimes daily with the status updates.*
- *Prepare and review submission packages in accordance with each lenders specific guidance.*
- *Prepare lender specific funding request docs & submit with all required exhibits/invoices*

#### **Other Functions:**

- *General office – answer phones, greet customers, check mail, make deposits...*
- *Special projects*
  - *Post-Closing loan file reviews*
  - *File system clean-up*
  - *Redundant record retention updates*
  - *LOS updates & refinements*
  - *Marketing initiatives*
- *Training – LOs and processors*
- *Re-current Compliance training*
- *Pre-licensing training (if applicable)*

### **Education, Experience, and/or Skill Requirements:**

- High School diploma or equivalent
- Mathematical proficiency
- Above average IT proficiency – LOS, Excel, Access, Word, PowerPoint, & social media (Facebook, LinkedIn, ...)
- Comprehension of basic FNMA/FHLMC, FHA, VA, & USDA guidelines
- Effective communication skills both written and verbal
- Ability to multi-task while maintaining a high level of detail on each project/file and stay on mission to end
- 2 or more years recent experience in home mortgage processing or a related field
- Effective time management skills

### **Other Requirements:**

- State and Federal Criminal background checks
- Acceptable credit references/ratings
- LDP/GSA lists

**Kwest Mortgage Group, LLC.** Complies with all Equal Employment Opportunity laws and does not discriminate based on race, age, sex, religion, color, national origin, disability, sexual orientation, or veteran status.