

MORTGAGE LOAN PROCESSOR

Reliant Bank is a fast-growing community bank locally owned and operated in Brentwood, TN. We are currently seeking a Mortgage Loan Processor to join the Reliant Bank team. This is an excellent opportunity for a motivated professional to work in a challenging and rewarding environment. This full time, non-exempt position reports to the Assistant Vice President, Mortgage Operations Manager.

PURPOSE OF JOB

Responsible for the timely processing and closing of mortgage loans for qualified clients. Maintains loan quality by adhering to procedures to meet compliance requirements and underwriting guidelines. Provides superior customer service to internal and external customers.

JOB DUTIES AND RESPONSIBILITIES

- Reviews residential loan applications and DU/LP findings to verify all data is complete
- Follows up with appropriate parties to make certain that all information and documentation are received in a timely fashion
- Prepares loan files for submission to investors
- Reviews each file to ensure that all information is accurate and correct
- Submits application to automated underwriting for approval
- Monitors all files for potential quality control issues
- Orders appraisals & title documents and reviews for accuracy
- Sends verifications of employment and deposits as required
- Prepares and mails adverse action notices to applicants when necessary
- Delivers loan packages to investors for final approval and coordinates closing with investors, title companies, and applicants
- Reviews all appraisals upon receipt for accuracy and completeness and highlights pertinent portions of the appraisal to show it was reviewed before submission to investor
- Reviews all settlement statements for accuracy prior to closing and makes sure that loan originators have copies
- Reviews all closed loan packages from title companies and ensures that proper funds have been disbursed and received
- Attends seminars and training, reads mortgage and investor publications to stay current with loan products, guidelines, regulations, and requirements
- Promotes and cross-sells Reliant Bank products and services

JOB REQUIREMENTS AND QUALIFICATIONS

- College degree or equivalent professional experience preferred
- Five or more years of mortgage loan processing experience
- Proficient understanding of mortgage banking concepts and regulations
- Knowledge of agency and investor regulations and guidelines – FNMA, FHHLC, FHA, and VA
- Excellent verbal and written communication skills
- Outstanding organization skills
- Detail oriented approach to processing checklist protocol
- Pipeline management in compliance with agency, federal, and state guidelines
- Proficient computer skills to input and retrieve data in loan operation systems
- Knowledge of Calyx Point LOS and DU and LP AUS preferred
- Ability to produce documents and spreadsheets, and to maintain databases
- Proven ability to organize, prioritize, and execute responsibilities with minimal supervision
- Ability to provide superior level of customer service

Reliant Bank offers competitive compensation and full benefits including medical, dental, life insurance, long term disability, and 401(k). Qualified candidates may submit their resume via e-mail to HR@reliantbank.com. Reliant Bank is an Equal Employment Opportunity/Affirmative Action Employer.