



PREFERRED PERSONNEL INC.

"From Front Desk to Boardroom"

Position Title: Post-Closing Loan Review

Description:

Are you looking for a great opportunity? Do you want to grow with a reputable company?

Preferred Personnel's banking client is seeking an individual to fulfill the role of Post-Closing Loan Review!

Job duties will include, but are not limited to:

- Assist the Real Estate Department with additional duties as assigned, to contribute to overall Company objectives.
- Review executed documents to confirm proper execution occurred.
- Ships completed loan file being sold to an investor within established timeframe. (Original file is sent to appropriate government institute on VA and FHA loans).
- Scans and forwards completed loan file being retained by company to loan operations.
- Consult with underwriters to aid in resolving underwriting conditions.
- Resolves funding deficiencies if any and forward correcting information to aid investor in purchasing the loan.
- Responsible for sending final documents (recorded Deed of Trust, Final Title Policy and recorded Assignment) to investor once loan has been purchased.
- Responsible for sending final documents (recorded Deed of Trust, Final Title Policy and recorded Assignment) once received to scanning in loan operations for loans retained.
- Complete loan setup, fees and payoff worksheet, verifying funds received are correct.
- Responsible for completing Mortgage Loan Payoff allocating funds to appropriate accounts/ general ledgers upon receipt of Purchase Advice.
- Forward selected files to BSI for audit.
- Responsible for TOS to MERS.
- Responsible for transferring Flood.
- Perform APRWIN on each TIL/ Closing Disclosure to ensure APR is correct.

- Responsible for gathering HMDA documentation and preparing Fair Lending Worksheet accurately.
- Provide Fair Lending Worksheet and HMDA log to compliance for audit check and input into FFIEC HMDA Software.
- Maintain performance levels consistent with established company policy.
- Maintain professional, ethical and courteous relationships with both external and internal customers.
- Assist with any additional tasks in order to meet department cross-training responsibilities.

Qualifications:

- Demonstrate analytical, decision-making and effective problem resolution.
- Intermediate accounting skills with mathematical aptitude and computer spreadsheet skills.
- Highly organized, with an attention to detail and an aptitude for problem recognition and resolution.
- Possess an aptitude for coordinating and prioritizing multi-tasked responsibilities.
- Illustrate a working knowledge of computer software and systems: Microsoft Office, Calyx (Point)/ Mortgagebot, and Microsoft Explorer.
- The ability to multi-task and the capability of working on numerous different files simultaneously.
- Excellent time management skills and the capacity to meet deadlines.
- Good communicator, both verbal and written.
- Talent for comprehending complex documents, such as Appraisals, Title Commitments, Surveys, Real Estate Contracts, Investor Matrices, Governmental Rules and Regulations.
- Performs well under pressure and short deadlines, with exceptional adaptation to a highly fluctuating work schedule.
- Responsible for daily work schedule and tasks required with minimal or no supervision.
- Ability to utilize various computer programs all at the same time.