



PREFERRED PERSONNEL INC.

"From Front Desk to Boardroom"

Position Title: Real Estate Appraisals & Compliance Clerk

Description:

Preferred Personnel's banking client is seeking a Real Estate Appraisals and Compliance Clerk!

Qualified candidates will be responsible for ordering and receiving appraisals and evaluations. Responsible for communicating with all departments of the bank involved with ordering appraisals and evaluations, as well as communicating with appraisers and other duties as assigned.

Qualifications:

- Prepare order form and documents to send to selected appraiser upon receipt of appraisal request.
- Verify all factual data contained within reports.
- Send received appraisal reports form appraiser to Mountain Seed to be reviewed.
- Send completed reviews and appraisals to correct person(s) after submitting encoded appraisals to government portal, when applicable.
- Communicate clearly to the appraiser the requirements of each assignment.
- Responsible for finding "out of area appraisers" to order appraisals from, for applicable assignments, in a timely manner.
- Handle telephone inquiries pertaining to appraisal and evaluation information.
- Maintain filing of appraisals on the computer system for future reference.
- Responsible for maintaining status of all orders currently out or "on hold" and keeping appropriate lending personnel up-to-date.
- Upon completion of appraisal review, copy documents for the file, send copy to processor and originator.
- Responsible for continuously researches regulations affecting real estate appraisals in order to report to management any changes.
- Responsible for reviewing adverse action denials/withdrawn loan files for accuracy.
- Log adverse action or withdrawal on a Denial/Withdrawn Report.
- Issue any HMDA reportable denial/withdrawals a HMDA number.
- Review HMDA log and Fair Lending on all denied/withdrawn loans for accuracy.
- Return any withdrawn/denied adverse actions that are not in compliance or accurate to the loan officer or loan assistant with corrections needed.
- Provide adverse action/ denials/ withdrawn loan file and HMDA log to compliance department to mail Notice and input into FFIEC HMDA software.

- Perform Audits to assure departments' compliance to bank policy and regulations as assigned by Management.
- Assist the Real Estate Department with additional duties as assigned, to contribute to overall Company objectives.
- Maintain performance levels consistent with established company policy.
- Maintain professional, ethical and courteous relationships with both external and internal customers.

Skills and Abilities Required

- 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 projects 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 and Evaluations
- 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.

Certifications/Education and Experience

- A high school diploma or equivalent
- Six to twelve months of increasingly responsible job-related experience
- Possess an autonomy and initiative to reference online websites, such as All-Regs, Fannie Mae and Freddie Mac, and FHA/VA to meet governmental regulations and lending criteria.
- Knowledge of loan products in the real estate loan industry.
- Knowledge of appraisal policy, loan policy and USPAP Guidelines.
- Knowledgeable of HMDA and Fair Lending requirements.

Knowledge of regulation B and fair credit reporting act to ensure accuracy of denials.

APPLY TODAY!

Send resumes to ppi@preferred-personnel.com