



Mortgage Loan Coordinator

Job Classification: Full-Time, Non-Exempt

Reports to: Senior Mortgage Underwriter

Position Summary

A Mortgage Loan Coordinator (MLC) provides administrative support to the entire Mortgage Operation, but primarily to the Mortgage Loan Processor. The MLC is responsible for, but not limited to greeting and directing clients, directing calls to the appropriate staff member, coordinating an “items needed” list for borrowers, initiate “order outs” for appraisal, title, surveys, verifications, etc. The MLC will also update and maintain client information within Loan Origination System (LOS) and assist the mortgage loan processor in clearing conditions on the loan file. They may also assist in performing any post- closing functions, as needed.

Principal Duties and Responsibilities

1. Represents the Bank to clients in a courteous, professional manner, and provides prompt, efficient, and accurate service in person, by phone, mail or email.
2. Assists in reviewing applications for completeness, resolves routine problems with applicant; answers questions, clarifies points of confusion, and contacts applicant to obtain information necessary to proceed.
3. Assists in verifying credit, employment, income and liabilities, according to established procedures. Upon receipt of appraisal and title work, assists in verifying the information provided on the application. Updates LOS to information received.
4. Assists in clearing outstanding conditions in order to obtain final underwriting approval and may schedule loan for closing.
5. Maintains focus on enhancing customer service skills and knowledge.
6. Performs other duties as assigned.
7. Completes regulatory and compliance training, as needed.
8. Complies with federal and state regulations and all established bank policies and procedures.

Other Responsibilities

- Must have excellent multitasking, observation and decision-making skills.
- Highly focused, able to rapidly determine key priorities, clearly communicate the priorities and ensure resources are properly aligned.
- Should possess excellent interpersonal and communication skills for maintaining effective relationships with officers, employees, and members of the business and civic community.
- Should be able to maintain a positive attitude which fosters trust among employees, customers, and prospects.

Education and Experience Requirements

- A high school diploma or GED equivalent required.
- Previous experience as an administrative assistant or office receptionist, preferred.
- Strong attention to detail, multi-tasking, and time management skills are essential.
- Superior customer service, computer skills (Microsoft Office), and excellent communication skills are necessary.
- Good grammar and diction. Ability to read and comprehend instructions, prepare short correspondence, and memos.
- Ability to effectively present information in a one-on-one setting, or small group, situations to customers, clients, and other employees of the organization.

Work Environment:

- This is a full-time, entry-level position in a professional office setting.
- Opportunities for professional development and advancement within the bank.
- A supportive and collaborative work environment focused on community banking and customer service.

Training Requirements:

All employees are required to attend scheduled mandatory trainings and complete online regulatory compliance training courses applicable to their specific job function. In all situations, employees must ensure that their actions fully comply with all federal banking laws and regulations, including internal bank policies and procedures. Failure to adhere to these requirements will be grounds for disciplinary action, including probation and possible termination.

COMMUNITY INVOLVEMENT

Texas National Bank's Mission Statement includes a commitment to helping our communities grow by serving them with pride and integrity. All employees are encouraged to volunteer for bank sponsored activities, civic, charitable and community events and to be active in the communities we serve.

Management reserves the right to change this position description at any time according to business needs.

Our Hiring Philosophy:

Texas National Bank recognizes that the quality of our people is the foundation for our success. Attracting individuals who value a challenging work environment that rewards the contributions of its people is the cornerstone of our hiring philosophy. It is the policy of Texas National Bank to provide equal employment opportunities (EEO) to all persons regardless of age, race, sex, religion, national origin, handicap, marital status, or other attributes not pertinent to the job requirements. This policy reflects our practice of making all employment decisions, from recruitment to promotions, based on an individual's qualifications without discrimination on any basis.