

MORTGAGE PROCESSOR I YEARS EXP (0-3)

Since its inception in 1973, the shareholders and management of The National Bank of Texas (NBT) have maintained the same long term vision for the bank. We are a locally owned, independent, community bank that intends on providing prompt, courteous service to our customers, and looks to establish long term relationships with those we serve.

We not only strive to meet the banking needs of those we serve, but through our staffs involvement with city governments, schools, non-profit organizations and service organizations, we also work to improve the communities we serve.

Reports to: Chief Credit Officer / Loan Operations Manager

Classification: Non - Exempt

Job Summary

The Mortgage Processor will be responsible for processing and closing TRID related loans from application to funding in accordance with all applicable laws and regulations. Mortgage Processor is expected to have appropriate time management skills and an acute attention to detail to provide accurate disclosures and meet regulatory timing requirements as it relates to providing required loan disclosures. In addition to processing and closing TRID related loans, the processor will be involved in aspects of loan boarding onto the bank's core system and responsible for mortgage servicing for the life of the loan.

Essential Functions:

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Communicate with potential borrowers to provide and accept TRID loan applications.
- Input complete TRID loan applications into the Calyx Software and update accordingly throughout the loan process.
- Accurately and timely prepare TRID package and other applicable disclosures.
- Understand and recognize the different phases of the loan application process (inquiry, regulation B application, and TRID application).
- Understand the general credit and underwriting approval guidelines in order to advise the loan originator of products available to applicant(s) based upon initial application information.
- Understand the alternative credit guidelines for ITIN and no score applicant(s).
- Must possess strong communication skills with potential borrowers and internal staff.
- Understand bank adverse action procedures and prepare denial, withdrawn, and approved not accepted packages for compliance review within required regulatory timeframes.
- Order and review credit reports. Understand how to identify potential red flags.
- Prepare necessary loan documents using Calyx, ordering from attorneys and/or using PPDocs.
- Verify income and assets through verifications of employment and verification of accounts.
- Order tax transcripts and have the capability to compare to borrower(s) tax returns.
- Complete necessary checklists, worksheets, and timelines for proper file documentation.
- Order and review flood determinations. If applicable provide appropriate notices and obtain flood insurance. Communicate with the Loan Operations Department to order appraisals and evaluations.

- Order title commitments and communicate with title companies to coordinate loan closings and obtain post-closing documents.
- Understand all aspects of initial escrow setup and escrow servicing.
- Understand High Price Mortgage Loan and High Cost Mortgage requirements and restrictions, if applicable.
- Understand the various types of Qualified Mortgages.
- Accurately and timely prepare initial Closing Disclosure/review and approve final Closing Disclosure from Title Company.
- Compare the closing disclosure to the applicable loan estimate to determine if all fees are within applicable tolerances and understand the process for providing a lender credit when necessary.
- Assist with loan closings, when necessary.
- Fund and upload new loans including escrow setup onto JHA Xperience.
- Scan/Image loan documents within 10 business days of closing to JHA Synergy.
- Service mortgage loans post-closing including necessary escrow disbursements, account statements and analysis, handle error resolution or requests for information, and notifications of successors in interest.
- Understand how to deliver documents through an e-Sign compliant delivery method such as DocuSign or other third party provider the bank uses.
- Prepare loan modifications, as necessary.
- Set up Loan Tracking for required post-closing documents such as recorded deeds of trusts, title policies, insurance, and taxes.
- Provide prompt delivery of payoff statements and prompt crediting of loan payoffs.
- Process paid loans and issue escrow cancellation notices.

Work Environment

This position operates in a professional environment in the bank operations center. This position routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

1. The employee will frequently sit or stand for extended periods of time and must be able to remain in a stationary position.
2. The employee will frequently move about inside the office setting to access office equipment, file cabinets, etc.
3. The employee will frequently communicate and interact with bank staff and customers and must be able to exchange accurate information.
4. The employee will occasionally be required to move bank/office equipment weighing up to 50 pounds across premises.

Position Type

This is a full-time position.

Required Education and Experience:

- High school diploma or equivalent.
- At least one year previous loan processing or loan assistant experience
- Experience in Microsoft Office

Preferred Education and Experience:

- Two years TRID/mortgage loan processing experience.
- Working knowledge of Calyx software.
- Working knowledge of PPDocs web based software.
- Working knowledge of Jack Henry & Associates Xperience software.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employees for this job. Duties, responsibilities and activities may change at any time with or without notice.

National Bank of Texas is an equal opportunity / affirmative action employer. All qualified applicants will receive consideration for employment and will not be discriminated against on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, or disability.

A disabled individual requiring reasonable accommodation shall not be denied the opportunity due to a disability. The applicant should contact Human Resources if reasonable accommodation is required during the application process at (817-752-2303)

All offers for employment with National Bank of Texas are contingent upon the candidate having successfully completed a criminal background check. National Bank of Texas will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state, and Federal law, including Section 19 of the Federal Deposit Insurance.

The National Bank of Texas is an Equal Opportunity and Affirmative Action Employer.

If interested please email resume to nbthrdept@nbt.bank.