JOB DESCRIPTION

Mainstreet Community Bank of Florida 1812 Ridgewood Ave., Holly Hill, FL 32117

Residential Mortgage Processor

FLSA Status: Full time – Salary - Non-Exempt

Reports to: This position reports directly to the Residential Mortgage Mgr.

<u>Education/Experience Required</u>: A High School Diploma or equivalent. Minimum of two years mortgage experience.

<u>Performance Requirements</u>: Must be detail oriented and organized with excellent communication, phone and customer service skills. Strong computer skills and proficiency with loan industry software, in addition to a working knowledge of word processing and spreadsheet programs. Must have current knowledge of loan processing, closing and documentation procedures. Strong math and calculation skills.

Occasional travel may be required for training or other business related issues.

Specific Job Functions:

- ➤ Prepare residential loan disclosures and closing documents
- > Review mortgage loan documentation.
- ➤ Make funding requests.
- > Review and approve Closing Disclosures from closing agents.
- > Perform other duties as assigned by management.
- Assists bank in maintaining compliance with their BSA Program and USA Patriot Act.
- ➤ Demonstrates compliance with Customer Rights to Confidentiality and Privacy and maintains an environment of security and trust.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job the employee is regularly required to sit, stand, use hands to finger, handle or feel, reach with hands and arms, and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

EOE/VET/Disability