



## **JOB DESCRIPTION**

Title: HHOC Mortgage Processor Trainee

Date: May, 2018

Reports To: Assistant Executive Director

Status: New Hire

### **PURPOSE OF THIS POSITION:**

The individual selected as Mortgage Processor Trainee must have capacity to acquire skills for:

- Ensuring timely processing of loans within specified timeframes.
- Conform to business unit's compliance with applicable laws, regulations, regulatory requirements and loan policies and procedures, including but not limited to those related to Anti-Money Laundering laws and regulations, Bank Secrecy Act and USA PATRIOT Act.
- Help to maintain a high level of customer service by being proactive and communicating effectively with Loan Officers, borrowers (when directed), external and internal customers, which includes other staff members and management.
- Completes welcome calls and follow-up calls with borrowers throughout the process of the loan as directed.
- Develops and maintains effective pipeline management to meet processing turn times and transaction deadlines.

### **ESSENTIAL FUNCTIONS:**

Incumbent will perform all of the following:

- Possess minimal ability to utilize Microsoft Office programs, i.e. Word, Excel and PowerPoint for office functions.
- Ability to learn Loan Origination Software usage.
- Demonstrate initiative and self-confidence necessary to provide high-level of customer service.
- Possess math skills necessary in performing loan operations bookkeeping and reporting functions..
- Assist with the daily operations of HHOC Mortgage.
- Able to communicate with existing and potential clientele.
- Will work to meet deadlines inherent with purchase transactions and those imposed through regulatory policies.
- Responsible for timely, periodic reporting of departmental production results.

## **NON-ESSENTIAL FUNCTIONS:**

The following are job functions customarily performed by the person responsible for this position, but are not considered essential functions:

- Supports and participates in outreach activities of HHOC Mortgage's sole member, Hawaii HomeOwnership Center as needed. Generally, these events will also benefit HHOC Mortgage by providing more loan prospects who have completed homebuyer education.
- Within the assigned office space, exhibits support for the care and maintenance of Hawaii HomeOwnership Center's facilities and equipment.

## **MINIMUM QUALIFICATIONS / REQUIREMENTS:**

The Mortgage Processor Trainee should possess these minimum qualifications to perform this job:

- Minimum high school diploma; college degree from an accredited institution helpful. Work related experience might be considered as a substitute.
- Must demonstrate ability to learn complex and highly-regulated service of mortgage loan origination.
- Maintains a high level of customer service by being proactive and communicating. Completes Welcome calls and Follow-up calls with borrowers throughout the process of the loan as directed.
- Will adhere to strict privacy policies as set forth by HHOCM and/or government regulations.
- Must be solution-oriented in addressing the entire range of operational issues;
- Ability to acquire knowledge to operate hardware and software relative to mortgage operations.

## **EQUIPMENT USED:**

1. Computer hardware, printer and related software to mortgage industry. In addition, should be competent in Word, Excel and PowerPoint programs.
2. Financial calculator.
3. Communication equipment inclusive but not limited to: telephone, fax machine, cell phone, email, and the internet.

## **WORKING CONDITIONS/JOB ENVIRONMENT:**

At present, operations are based within the Hawaii HomeOwnership Center's office at 1259 Aala Street, #201. It may expand and relocate to another location in the future. Other features of the environment are:

1. Fast-paced, demanding business environment with telephone inquiries, personal referrals and outside solicitations.
2. Must be able to interface between Hawaii HomeOwnership Center & HHOC Mortgage staff, borrowers, vendors and outside lenders to facilitate mortgage funding in a timely manner. Also, possess intense need for scheduling and meeting contract deadlines.
3. Opportunity to move business into a more aggressive technical state involving increased website originations, wireless laptops and on-line loan approvals.

## **COMPENSATION:**

1. Base salary. Bonus possible following minimum of one year's employment.

2. Benefits:
  - Medical, dental and vision insurance (100% of single coverage or 80% of family plan).
  - Paid monthly parking.

**REFERENCES:**

1. Please submit professional references to support work experience.

**END**