



Position Title		
Corporate Loan Post Closing Specialist		
Reports To: Corp Loan Post Closing	Classification: Non-Exempt	Department: Corp Loan Operations
EEO Category: Administrative Support Workers		
Supervises: None	Location: EP Clock Tower/Robbins Road	Status: Full Time

Job Summary

Responsible for the monitoring of account delinquency, issuing escrow payments, tracking insurance, resolve credit bureau disputes, and receive bankruptcy notices from borrowers.

Essential Duties & Responsibilities

- Sell, audit, and report mortgages to secondary market
- Process and pay tax bills while monitoring tax service (Info-Pro) reports and exceptions
- Process and pay insurance escrow premiums, mortgage insurance premiums, and Rural Housing guaranteed annual fee premiums.
- Process and analyze annual escrow analysis prior to distribution to customer.
- Balance FNMA portfolio daily and monthly, forwarding principal and interest payments daily.
- Complete reporting for USDA, FHA, VA, FNMA, Inhouse Mortgage, MILAR, Delinquent loans, and there may be additional reporting required on an as needed basis.
- File claims for secondary market accounts that have incurred expenses due to workout programs, delinquency, deed in lieu of foreclosure, short sale, or foreclosure. Claims must be filed timely and may require multiple submissions based on investor (i.e. Rural Development, private mortgage insurance).
- Verify accrual balance on the portfolio, as needed.
- Monitor, contact customers, and allocate unapplied funds on a daily basis to loans.

Supervisory Requirements

Personnel Management: This position has no supervisory responsibilities.

Process Management:

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

- The physical activities of this position may include climbing, reaching, standing, lifting, talking, hearing and performing repetitive motions.
- Medium exertion; exerting up to 50 pounds of force occasionally, and or up to 20 pounds of force frequently, and or up to 10 pounds of force constantly to move objects.
- The worker is required to have close visual acuity to perform an activity such as: preparing and analyzing data and figures; viewing a computer terminal.

Work Environment

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

- The noise level in the work environment is usually moderate.
- Employees, who work 7 ½ continuous hours or more, must take a 30 minute uninterrupted lunch break no later than 5 hours after beginning their work day

Education and Qualifications

Essential:

- High school diploma or equivalent
- BSA and other Bank related training through BAI is required annually

Desirable:

- Some college

Experience

Essential:

- Knowledge of customer service principles
- Relevant computer skills

Desirable:

- Two years of related work experience

Licenses and Certifications

Essential:

Desirable:

This job description is not an employment contract, implied or otherwise; therefore, employment relationship remains "at-will."

Employment Acknowledgement

I have read and understand the duties, responsibilities, qualifications and demands required of this position and acknowledge that Morton Community Bank may change or modify the position at any time, for any business reason.

Likewise, I understand that these are not the only duties to be performed by me while working for Morton Community Bank and that I will be required to follow instructions and perform duties required by my supervisor.

Employee Signature

Date

Equal Opportunity Employer: disability/veteran