

VeraBank Job Description

JOB TITLE: Mortgage Loan Data Input Specialist

DEPARTMENT: CLP

INCUMBENT: _____

SUPERVISOR: CLP Supervisor

FLSA STATUS: Non-Exempt

DATE: May 14, 2026

JOB PURPOSE

The Mortgage Loan Specialist is responsible for performing routine operational duties related to residential and construction mortgage loans in compliance with the Bank's policies, procedures and related laws and regulations. Tracks incoming mortgage loan applications, reviews and prepares early loan disclosures. Promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

DUTIES AND RESPONSIBILITIES

1. Monitors and tracks incoming mortgage loan applications.
2. Accurately and efficiently performs administrative duties in the preparation of mortgage loan early disclosures to support the mortgage lending officers and branches for consumer mortgage and construction loans.
3. Reviews loan documents submitted from loan officers to ensure loan file application is complete, accurate and in compliance with banking regulations.
4. Tracks exceptions to ensure timely receipt of missing documentation.
5. Responds to loan officers and branch requests for status updates on mortgage loan early disclosures
6. Orders flood certifications on submitted mortgage loan applications.
7. Responsible for meeting the department's standards for quality and quantity of work product to ensure customer satisfaction.
8. Responsible for the referral and cross-sell of bank products and services.
9. Responsible for re-disclosing for Change in Circumstance
10. Responsible for working Adverse files

CONTACTS

Daily contact with supervisor, loan officers and branch lending staff.

SPECIFIC REQUIREMENTS

1. High school diploma or equivalent experience.
2. Knowledge of personal computer and related word processing and spreadsheet software.
3. Ability to work under pressure and deadlines.
4. Excellent oral and written communication skills.
5. Excellent customer service skills.
6. Ability to work independently and as a team with excellent time management skills.
7. Detail oriented.

PREFERRED REQUIREMENTS

1. Minimum of one year experience in mortgage loan processing preferred
2. Comprehensive knowledge of banking rules and regulations.
3. Familiar with the bank's core accounting system.
4. Knowledge of various banking departments.
5. Basic accounting skills.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment.

NOTICE

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.

7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

Employee

Department/Division Manager

Date

Date