

**VERABANK  
JOB DESCRIPTION**

---

**JOB TITLE:** **Mortgage Lending Administrative Assistant**

**DEPARTMENT:** **Mortgage Lending**

**INCUMBENT:** \_\_\_\_\_

**SUPERVISOR:** **Chief Mortgage Banking Officer**

**FLSA STATUS:** **Non-Exempt**

**DATE:** \_\_\_\_\_

---

**JOB PURPOSE**

Provides professional administrative support to the loan officer by assisting in the loan process from application to closing. Researches and responds to customers on multiple issues from loan status to account information. Responsible for referral and cross-sell of bank products and services.

**DUTIES AND RESPONSIBILITIES**

1. Performs professional administrative support to the mortgage lending officers in the geographical servicing market as defined under the direction of the Senior Management team.
2. Responsible for the proper processing of loan transactions and documentation requirements for portfolio and secondary market mortgage requests. In addition, the Assistant may communicate with third parties to facilitate loan servicing and problem resolution.
3. Prepare, review and coordinate loan due diligence with various third parties, including customers, loan processing specialists and closers.
4. Conduct loan closings and disbursement of funds as needed.
5. Assists with the loan closing process by scheduling closing dates, obtaining necessary signatures, disbursing loan proceeds, and reviewing documentation after closing to ensure accuracy of loan transactions.
6. Assists officers with ongoing file maintenance including past due reports and notices, insurance maintenance, compliance exceptions, problem solving and communicate with customers as needed.
7. Prepare and maintain construction loan records including construction draws, inspections and maintaining budget is in line with the proposed project.
8. Adhere to operational controls to ensure safety and security of the bank and customers, including legal, corporate, and regulatory procedures and policies.

## **CONTACTS**

Daily contact with supervisor, bank personnel and customers.

## **SPECIFIC REQUIREMENTS**

1. High school diploma or equivalent experience.
2. Three years' experience in financial services and mortgage lending.
3. Knowledge of personal computer and related word processing and spreadsheet software.
4. Detail oriented.
5. Excellent oral and written communication skills.
6. Excellent customer service skills.

## **PREFERRED REQUIREMENTS**

1. Prior experience as a lending administrative assistant or other related lending support functions.
2. Comprehensive knowledge of banking rules and regulations.
3. Familiar with Encompass
4. Ability to work independently and as a team with excellent time management skills.
5. Knowledge of various banking departments, specifically mortgage lending and operations.
6. Bilingual abilities are a plus.

## **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