

**CITIZENS NATIONAL BANK
JOB DESCRIPTION**

JOB TITLE: Mortgage Loan Servicing and HMDA Data Entry Clerk

DEPARTMENT: Note

INCUMBENT: _____

SUPERVISOR: Mortgage Loan Servicing Manager

FLSA STATUS: Non-Exempt

DATE: _____

JOB PURPOSE

Responsible for maintaining the bank's Home Mortgage Disclosure Act, LAR, processing mortgage loan adverse action notices and withdrawn files, processing mortgage loan exception items and paid off loans. Assists with customer service calls when needed.

DUTIES AND RESPONSIBILITIES

1. Identifies and enters all HMDA reportable loans and applications information into the bank's HMDA LAR system.
2. Reviews all mortgage loan denied and withdrawn files for compliance and mails all adverse action notices. Retains all applicable documentation within the bank's imaging repository system.
3. Processes paid out loans. Prepares real estate release of liens for paid out real estate notes.
4. Performs other clerical duties, such as maintenance on new loans.
5. Provides professional, efficient customer service.

CONTACTS

Daily contact with supervisor and co-workers. Frequent contact with bank supervisors and customers.

SPECIFIC REQUIREMENTS

1. High school diploma or equivalent experience.
2. General knowledge of accounting and general ledger.
3. Detail oriented.
4. Excellent oral and written communication skills.
5. Excellent customer service skills.

PREFERRED REQUIREMENTS

1. One to two years experience in loan department functions.
2. Familiar with loan servicing and bank regulations related to loans.
3. Knowledge of loan support software and systems.
4. Familiar with the bank's core accounting system.
5. Knowledge of personal computer and related word processing and spreadsheet software.
6. Knowledge of various banking departments.
7. Ability to work independently and as a team with excellent time management 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