



JOB DESCRIPTION

JOB TITLE: Mortgage Lock/Disclosure Desk Specialist **FLSA STATUS: Non-Exempt**

DEPARTMENT: Mortgage Lending **REPORTS TO: First Harrison Mortgage Manager**

SUMMARY DESCRIPTION

The Mortgage Lock/Disclosure Desk Specialist will be responsible for processing all lock-related requests submitted by Mortgage Loan Originators. This role is also responsible for disclosing and overseeing initial and revised disclosures to ensure accuracy and timeliness.

RESPONSIBILITIES INCLUDE

- Oversee Lock Desk queue for lock requests, lock extensions, re-locks, and re-pricing of loans in Loan Origination System as requested. Work with appropriate team member to ensure pricing calculations are accurate.
- Lock and extend loans on investor websites within a timely manner to prevent loss of margin due to intraday market movements.
- Work with loan officers and operations team to extend locks as needed.
- Monitor 3-Day Disclosure Report. Generate and deliver Initial Disclosures promptly and accurately within regulatory timing/valid Change of Circumstance requirements if change happens before loan moves to processing.
- Maintain a working knowledge of compliance requirements affecting this position and area of responsibilities.
- Assist Mortgage Loan Originators with Pre-Qual pipelines.
- Maintain and protect all critical data applying the highest standard of confidentiality and integrity.
- Willingly perform other job-related projects and duties as assigned, self-initiating assistance to team members when appropriate.
- Performs other duties as assigned.

REQUIREMENTS FOR POSITION (KNOWLEDGE, SKILLS AND ABILITIES)

- A high school diploma or equivalent
- Previous mortgage lending experience preferred.
- Sound level of knowledge of lending products, services, policies, and operational functions
- Proficient with MS Outlook, Word, and Excel
- Strong communication skills, written and verbal (in-person and on the phone)
- Highly organized and detail oriented, with strong commitment to accuracy of work
- Professional appearance and demeanor, as well as presents a professional image in dealing with customers, interdepartmental, and external representatives.
- Self-starter who is highly motivated and able to work with minimal direction.
- Ability to work in a fast-paced environment.
- Knowledge and understanding of, and adherence to, the Bank's Code of Conduct.

CRA REQUIREMENT:

Expected to understand the bank's obligations under the Community Reinvestment Act and how to fulfill them. Expected to cooperate with and support the bank's CRA program. Will be held accountable for any lack of cooperation that weakens the bank's CRA performance, as reflected in internal audits, agency examinations, and/or community projects.

HMDA REQUIREMENTS:

All lending personnel are expected to understand the bank's obligations under the Home Mortgage Disclosure Act and how to fulfill them. All applicable employees shall cooperate with and support the HMDA requirements. Staff will be held accountable for any lack of cooperation that weakens the bank's HMDA performance, as reflected in internal audits and agency examinations. This position may have responsibility for compiling, maintaining, keeping up-to-date, and distributing a monthly HMDA report to the Compliance Officer.

WORK ENVIRONMENT

- Ability to safely and successfully perform the essential job functions consistent with the ADA, FMLA and other federal, state, and local standards, including meeting qualitative and/or quantitative productivity standards.
- Ability to maintain regular, punctual attendance consistent with the ADA, FMLA and other federal, state, and local standards.
- Regular office conditions.

This job description is not intended to be and should not be construed as an all-inclusive list of the responsibilities, skills, or working conditions associated with the position. While this job description is intended to accurately reflect the position's activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.