



Job Description  
Texoma Community Credit Union

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**Date:** March 2021  
**Job Title:** Mortgage Loan Processor  
**Location:** Sheppard Access Rd, Southwest Parkway, or Downtown locations  
**Hours:** Available 7:30am – 6:00pm Mon.-Fri. and other events as needed  
**Salary:** Based on skills and experience  
**FLSA Status:** Non-Exempt - Hourly  
**Reports to:** Chief Lending Officer

Role:

Assists in the loan process by verifying information in all mortgage loan files, ordering documents needed to complete the files, updating information on the computer system and paying property taxes on escrows in accordance with the company's policies and procedures and compliance with pertinent regulatory requirements.

Requirements:

Candidate must have a high school diploma. Must have excellent communication skills and dress in professional attire. Must exhibit an optimistic, friendly, positive, and up-beat attitude. Must be a self-starter, disciplined, and meet deadlines consistently without being reminded. Accuracy, attention to detail, and high organizational skills are required.

Major Duties and Responsibilities (Including but not limited to):

1. Review incoming documents to assure complete, accurate information and update information on computer system. Requests and verifies accuracy of incoming data and coordinates any problems/discrepancies with borrowers and loan originators. Assembles and analyzes borrower data and computes ratios for submission to mortgage loan officer. Prepares and sends commitment letters and adverse action notices.
2. Orders credit reports, appraisals, surveys, and title commitments by faxing or emailing appropriate order forms to vendors. Prepares verification forms for income, deposits, and rest for mail, fax, or telephone as requested.
3. Reviews closing documents and audits closed loans. Updates computers system based on loan decision made by underwriter/officer.
4. Interacts with members to answer questions on loan qualification process, sets appointments with loan officer, and promotes all services available.
5. Receives and follows up on outstanding documentation. Upon receipt of sufficient information to make a loan decision, assembles, updates and analyzes data in a timely manner.
6. Completes instruction forms for closing and complete data entry for loan; review closing documents prepared by title office and verify final loan terms.
7. Maintain real estate escrow records. Ensure credit union has documentation on paid taxes and adequate homeowners and flood insurance. Pay appropriate real estate taxes and insurances. Conduct annual escrow analysis.
8. Occasional travel to local title offices may be required.
9. Attend all mandatory staff and department meetings as scheduled.
10. Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Officer of Foreign Assets Control.

**ADA Requirements:**

**Physical Requirements:** Perform primarily sedentary work with limited physical exertion and occasional lifting. Must be capable of climbing/descending stairs in an emergency situation. Must be able to operate routine office equipment including telephone, copier, and calculator. Must be able to routinely perform work on computer for an average of 6-8 hours per day. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable, and timely attendance.

**Working Conditions:** Must be able to perform work indoors in a climate-controlled shared work area with moderate noise. Occasional outside work may be required.

**Mental and/or Emotional Requirements:** Must be able to perform job functions with or without supervision and work effectively either on own or as part of a team. Must be able to read and carry out various instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be able to perform basic mathematical calculations with extreme accuracy. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines/requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and change priorities. Must be capable of exercising highest level of discretion on confidential matters.

**Nothing in this position description restricts management's right to assign or reassign duties and responsibilities to this job at any time.**

**Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This job description is not a contract and should not be construed as a guarantee of employment for any specific period of time.**

**Texoma Community Credit Union is an Equal Opportunity Employer and does not discriminate against employees or applicants based on race, color, religion, sex/gender, national origin, disability, age, or any other category protected by law.**

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The best qualified candidate will be selected for the position. Applications from outside TCCU will be considered. **Any employee interested must submit a memorandum (via email is acceptable) to Tara Neal, Chief Human Resources Officer, and Ken Thomason, Chief Lending Officer, your desire for the job and why you feel you are best qualified for the job by Tuesday, March 9th, close of business.**

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