



Mortgage Processor – Job Description

Company : Flatworld Solutions (FWS) is a global corporation offering mortgage solutions to mortgage professionals, bankers, brokers and lenders across the globe for over 17 years. Our mortgage services are streamlined, process-oriented, and focused on internationally accepted standards, and help our clients get best return on their investments.

Job Summary: We are seeking an experienced professional with US mortgage knowledge, analytical, negotiating and decision making skills. You must love to work in an intense and exciting environment, thrive on challenging goals and be a great team player.

General requirements.

- Typing skills – Ability to enter data quickly and accurately
- Attention to detail – Ability to review multiple documents/data points and identify anomalies
- Communication skill – Both written and verbal
- Customer Service – Willing to serve and provide great customer experiences

Mortgage Skills Required

- Good understanding of all mortgage documents and the entire origination process.
- Minimum 2+ years of experience of US mortgage Processing. Must have experience in End to End processing of Conventional, FHA loans. Knowledge of VA and USDA loans will be an added advantage.
- Must be able to do rough income calculation and review assets on file.
- Must be able to maintain a pipeline of 30+ loans and communicate with the borrower, loan officer as well as third parties efficiently.
- Must be able to run AUS on file and submit processed loans for underwriting.
- Should be able to identify AUS red flags.
- Must be able to coordinate with processing assistants for various tasks on a file.
- Must have experience of coordinating with Loan Officers, Borrowers and Underwriters

Job Responsibilities

- Process loans with the LOS as per lender instructions
- Work with the processing assistant to get help on administrative tasks
- Review loan file and identify missing documents
- Communicate with borrowers, loan officers and third parties for collecting various documents and status updates
- Calculate income, review assets and run AUS
- Identify any red flags and work on fixing the same
- Submit the file for Underwriting
- Work on fulfilling conditions added by the underwriter
- Send status updates to the borrower and loan officer