



<b>Position Title</b>		<b>Division</b>
<b>Closing Coordinator</b>		<b>Residential Lending</b>
<b>Reports To:</b>	<b>Department</b>	<b>Date</b>
<b>Vice President</b>	Residential Lending	01/06/2017
<b>Supervises</b>	<b>FLSA</b>	<b>Revised</b>
	<b>Non-Exempt</b>	

**GENERAL SUMMARY**

Under general supervision, but following established policies and procedures Closing Coordinators assemble, prepare and verify closing documents during the completion of real estate transactions. Once a mortgage loan is approved and an offer is made and accepted, the loan closer coordinates all aspects of the closing process and ensures that all terms of the sale are met. They may prepare loan and property insurance paperwork included in a loan package, and coordinate the details of the final closing meeting, during which the closing statement and mortgage note are signed. After the sale has been finalized, the loan closer also ensures that all documents are properly recorded and delivered

**MAJOR RESPONSIBILITIES** *(in descending order of importance)*

1. Competently review loan files to insure all conditions are cleared and file is ready to close
2. Competently review title commitment to insure all title issues have been remedied prior to drawing closing documents
3. Perform accurate and complete input into the system in preparation of drawing closing documents
4. Coordinate with Title Company, member and investor for setting up closing schedule.
5. Ability to draw and review loan docs with accuracy and attention to detail.
6. Ability to manage multiple priorities to meet deadlines and closing dates Be a proactive self-starter with efficient time management, prioritization and multitasking skills
7. Timely delivery of closing packages to settlement agent
8. Must interact with settlement agents, loan originators, underwriters and processors daily
9. Responsible for preparing the Closing Disclosure
10. Responsible for communicating and resolving issues with Closing Agents while the borrowers are at closing
11. Review signed closing packages for accuracy and review quality control measures to insure all related documents and loan files are executed properly.
12. Prepare and provide funding.
13. Performs other mortgage loan support and/or clerical duties as assigned by management.
14. Maintain knowledge of Credit Union’s core system, loan origination system, automated underwriting system and relative third party vendor systems.

**QUALIFICATIONS:**

*Education*

High school diploma or equivalent (GED). Some college coursework a plus.

*Experience/Skills/Knowledge:*

1. 2 years previous experience in lending preferably in a credit union or financial institution.

2. Demonstrated knowledge of mortgage policies and procedures, compliance, and federal/state regulations. Knowledge of mortgage loan products and features.
3. Excellent organizational, analytical and problem-solving skills.
4. Attention to detail and multi-tasking is a must
5. Ability to handle multiple projects/priorities simultaneously with an effective outcome.
6. Ability to deal with highly confidential information. Must possess strong service orientation skills.
7. Excellent verbal, written, telephone and interpersonal communication skills.
8. PC proficient, including Microsoft Office (Word, Excel, PowerPoint, Outlook), Internet and familiarity with mortgage software.
9. Ability to function in a commercial office environment and utilize standard office equipment including but not limited to: fax, copier, telephone, etc. Some travel required. Ability to lift a minimum of 25lbs. e.g. file boxes

**GENERAL DESCRIPTION:**

*In terms of physical requirements, this position requires work best described as:*

- Sedentary    Light    Medium    Heavy    Very Heavy

**PHYSICAL TASKS:**

- Standing/Walking/Bending/Stooping – Continuous.
- Hearing - Ability to receive information through oral communication (face to face and telephone). - Continuous
- Talking - Expressing or exchanging ideas by means of the spoken word (face to face and telephone). – Continuous
- Reading – Ability to receive information through fax, e-mail and text messages – Continuous

**AUDIO / VISUAL:**

- Requires vision to perform work dealing with data and figures and computer screens. -Continuous
- Requires ability to prepare and execute presentations, training programs and seminars.-Continuous

**PSYCHOLOGICAL/MENTAL DEMANDS:**

- Responds positively and productively to stressful internal (employee)/situations. - Continuous
- Assists others to work harmoniously and effectively as part of a work team. – Continuous

<b>Employee’s Signature</b>		<b>Date</b>	
<b>Manager’s Signature</b>		<b>Date</b>	
<b>Human Resources’ Signature</b>		<b>Date</b>	