

**Position Title: Mortgage Loan Processor**  
**FLSA Status: Non-Exempt, Full-Time**  
**Reports To: Director of Mortgage**  
**Location: Alliance; Bridgeport; or Hickman office**  
**Date Created: January 2026**



#### **Position Summary:**

The Mortgage Loan Processor delivers superior customer service to our clients and industry partners. This position facilitates the entire fulfillment process for real estate secured loans from application date through underwriting, closing, funding, & post-closing. Receiving work directives from the Director of Mortgage, this individual must balance multiple priorities that are vital to our execution of secondary market mortgages and our in-house residential real estate consumer loan portfolio. Adherence to TRID timelines and regulatory guidelines while increasing loan-level efficiency is critical.

#### **Essential Job Functions**

- Perform a thorough review of the application, referencing any documents on file and validating the accuracy of the URLA. Prepare and issue initial disclosures, loan estimates, closing disclosures, etc. at the appropriate times.
- Compile a completely documented file for underwriting. Proactively communicate with Loan Officers, clients, and third parties by telephone and email to obtain initial and missing documentation.
- Monitor key dates to ensure an on-time closing with no surprises.
- Order appraisals, title work, flood certificates, UCDP, and/or other third-party services, when required.
- Submit files to underwriting and clear underwriting conditions in a timely manner.
- Balance with Title, clear any/all prior-to-close conditions, run UCD, run Mavent, and prepare the closing package.
- Fund loans using Nebraska Bank's core system. Upload the closed loan packet to investors for purchase review.
- Clear any suspense items for our investors or servicers. Maintain final records according to Bank policy.
- Demonstrate professionalism when engaging with bank colleagues and external stakeholders. Act with urgency and be responsive to client needs. Must be passionate about delivering an exceptional customer experience.
- Stay vigilant of compliance timelines, loan-level risk factors, or potential underwriting issues. Escalate concerns to Lead Mortgage Loan Processor and/or Director of Mortgage.
- Execute core job responsibilities with only minor deviation. Escalate complex issues for advice and resolution.
- All other duties as assigned.

#### **Skills and Education**

- 3+ years of residential mortgage loan processing experience, required.
- Prior experience in a third-party origination environment using the Encompass LOS, required.
- Strong attention to detail and highly organized, holding oneself accountable for accuracy and precision.
- Active NMLS credentials or the ability to obtain such. NMLS eligibility status must always be maintained.
- Working knowledge of all investor guidelines, systems, and expectations.
- Exceptional written and verbal communication skills.
- Proven ability to collaborate across all organizational levels and manage multiple initiatives at once.
- Proficient in Microsoft Office (word, excel, outlook)
- Associate's degree in business, finance, or related field, preferred.

#### **Physical Requirements**

This role requires the ability to stand, walk, use hands, and lift objects up to 25 pounds occasionally. Reasonable accommodations will be provided for individuals with disabilities.

#### **Working Environment**

The working environment is indoors with a moderate noise level. This industry is fast paced and requires adaptability.

#### **Employee Acknowledgment**

I acknowledge that I have received, read, and understand the duties and expectations for the job listed above. I agree to perform the duties outlined and to comply with all standards established in the performance of this job.

Employee Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Employer Signature: \_\_\_\_\_

Date: \_\_\_\_\_