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# Example of Mortgage Banking Job Description

Our company is growing rapidly and is searching for experienced candidates for the position of mortgage banking. Thank you in advance for taking a look at the list of responsibilities and qualifications. We look forward to reviewing your resume.

## Responsibilities for mortgage banking

* Effectively communicate with the customer via phone or correspondence (email or mail) by acknowledging the customer’s comments/emotions and clearly explaining complicated procedures or concepts
* Interact with assigned origination management teams, ownership of monthly funding forecast and funding results
* The Operations Team Manager will coach their team to improve team production, provide feedback to individuals using performance management tools, ensure that subordinates are provided with the appropriate tools to successfully execute their responsibilities
* With a focus on customer service, the role will assist with customer escalations, address escalation issues from individuals and coordinate appropriate executive decisions in order to resolve customer concerns
* Make sound decisions regarding expectations
* Develop staff skills through a combination of goal setting, delegation, training, counseling and performance management using corrective action where appropriate
* Effective management of employee hiring, training, long term development, recognition to ensure adherence to scorecard metrics and KPI’s
* Prepares and ships a subordination package for third party vendors such as other mortgage lenders, banks or financial companies
* Obtains subordination agreements from third party vendors such as other mortgage lenders, banks or financial companies
* Reviews subordination documents for completion and accuracy

## Qualifications for mortgage banking

* High level knowledge and understanding of government lending
* Thorough knowledge of complex personal and business financial analysis and is proficient at cash flow and Adjusted Growth Income (AGI) self-employed income analysis and corporate tax returns
* Minimum of one year experience in underwriting first and/or second mortgages
* Minimum of five years mortgage experience (conventional and government, purchase and refinance, FHA/VA) preferred
* Minimum years of mortgage experience in a high volume customer contact role strongly preferred
* Years managing volume in a high productivity customer contact center strongly preferred