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# Example of Mortgage Job Description

Our growing company is searching for experienced candidates for the position of mortgage. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

## Responsibilities for mortgage

* Analyze customer's situation and collateral risk to present alternative solutions including Forbearance Plans, Repayment Plans, Modifications, Assumptions, Pre-foreclosure / Short Sales, and Deed in Lieu
* Prepare effective loan proposals
* Prequalify borrowers who are looking to buy a home
* Review entity lending documents
* Reviews insurance policies and various reports for compliance with investor guidelines and/or bank standards
* Deals with inquiries from internal and external customers and resolves problems through non-standard means with little supervision
* Interviewing new and existing customers over the telephone to determine their loan needs and advising customers of appropriate products, terms and pricing, while gathering additional required information
* Completing mortgage application by phone and ensuring appropriate guidelines / procedures are followed, while meeting sales and quality goals and objectives
* Ensure exceptional customer experience by overseeing loan process from origination to close and providing on-going communication to customers and business partners.· Maintain current knowledge of lending programs, policies, procedure and regulatory requirements to ensure exceptional customer service
* Confer with Mortgage Sales Managers and Underwriters to aid in resolving mortgage application problems

## Qualifications for mortgage

* Bilingualism in French would be considered an asset
* Thorough knowledge of personal computers and other office equipment
* Two or more years of experience in mortgage banking operations
* Minimum two years collection, support or related customer service experience
* Required to know & adhere to FDCPA / Privacy Act / state laws other bank policies in regards to collection guidelines
* Understanding of debt collections in any stage of delinquency (up to 180 days, charge off and bankruptcy)