

## **Universal Lending Corporation Job Description**

**Job Title:** Senior Processor  
**Department:** Crestline Division  
**Reports To:** Kathy Cohen

### **SUMMARY**

Provide quality loan processing from initial set-up to closing, including the review of files for adherence to underwriting standards and ensuring completeness of submission necessary to ensure the salability of a mortgage loan. Requires a high orientation to loan analysis, documentation and processing fulfillment, and strong attention to details with high accountability.

### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

Completion of all processing functions for assigned Crestline loans which includes, but is not limited to the following.

- Process complex purchase and refinance loan files in accordance to FHA, VA, Conventional, USDA, and Investor standards.
- Order/obtain all required documentation including but not limited to title work, credit reports, appraisals, financial statements, bank statements, paystubs, W-2s, tax returns, tax transcripts, VORs, VOs, VODs, AUS, Hazard Insurance, FraudGuard, MERS, MAVENT, etc.
- Submit file to Automated Underwriting System for risk assessment.
- Verify accuracy of all documentation received and resolves any discrepancies identified.
- Prioritize work flow to meet closing deadlines.
- Work closely with Loan Officer to ensure quality service, including the effective handling of difficult telephone and/or personal inquiries.
- Submit complete mortgage loan file for underwriting review and approval.
- Obtain all documentation as required by underwriting to obtain loan approval.
- Sends needs list, approval and denial letters to applicants.
- Submits approved mortgage loan file to Mortgage Closer for settlement.
- Keep current with company, agency, and investor policies and procedures.
- Respond to Quality Assurance Audits within established deadlines.
- Resolve Investor Suspense issues in a timely and expeditious manner to avoid additional fees and/or loan non-salability.

Other duties as may be assigned.

### **SUPERVISORY RESPONSIBILITIES**

None

### **QUALIFICATIONS**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION AND EXPERIENCE**

Senior level position with a minimum of 5 years current loan processing of FHA, VA, FNMA, FHLMC and USDA loans required.

Working knowledge and understanding of all facets of residential mortgage loans, including underwriting and regulatory guidelines.

**COMMUNICATION AND WORK SKILLS**

To perform effectively in this position, incumbent must:

- Be detail-oriented
- Have good organizational skills
- Maintain the highest level of confidentiality
- Have good interpersonal skills
- Have excellent oral and written communication skills
- Have a good customer service attitude
- Work well independently as well as part of a team
- Be a quick learner
- Embrace technology
- Have ability to evaluate, suggest and implement change
- Embrace change
- Be able to work under strict deadlines
- Maintain the highest level of confidentiality
- Enjoy decision-making and problem solving

**PHYSICAL DEMANDS**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**TECHNOLOGY**

Microsoft Outlook, Word, Excel, Internet Explorer; Encompass360, DU, LP

Please submit resume to [HR@ulc.com](mailto:HR@ulc.com) if you are interested in this position.