

## TRELLIS

### Position Description

**Job Title:** Lending Closing-Funding Specialist  
**Reports To:** Lending Operations Manager  
**FLSA Status:** NON-Exempt, Hourly (Temporary)  
**Approved By:** President/CEO  
**Approved Date:** October 2014  
**Revised Date:** February 2019  
**Grade:** 5

#### **SUMMARY:**

The Closing-Funding Specialist supports the Sales Manager, Lending Operations Manager, Underwriters, Processors and Loan Originators in fulfilling the loan origination, processing and closing responsibilities. Ensures all mortgage and down payment loans are funded and disbursed correctly, that all documents are filed timely, and uploads in required systems accurately. Examines final loan packages for completeness and accuracy. Calyx Point and DocMagic proficiency required.

**Essential Duties and Responsibilities include the following. Other duties may be assigned.**

- Prepare closing documents
- Prepare wire requests and submit according to Accounting Department standards and requirements.
- Review draft and final Settlement statements for accuracy
- Work closely with industry partners, i.e.; title agencies, escrow officers, lenders, processing firms and realtors.
- Work closely with internal departments such as accounting, processing, underwriting and counseling.
- Review and process returned packages for reconciliation of credit and funding requirements
- Review fully executed closing documents to ensure compliance, company standards, and audit requirements.
- Assist in the day-to-day activities of the Lending Department such as processing, filing, scanning documents, loan-setups, pipeline tracking and reporting.
- Prepare monthly and quarterly reports for managements review.
- Responsible for quality control of all files; audits files to assure compliance with required documentation when loan is funded.



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- Records data on status of loans, including number of new applications and loans approved, withdrawn, canceled or denied.
- Records and maintains the funded loans master list to include all the data required for the FHA secondary financing recertifications.
- Provides Loan Servicing with the closed and funded file that includes appropriate documentation to complete loan setup and proper distribution of fee income and initial escrow deposits.
- May assist in preparing loan files and bid packages for loan sales to secondary market investors.
- Other duties as assigned.

**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. Calyx Point and DocMagic proficiency required. Bilingual Spanish/English preferred but not required.

**EDUCATION and/or EXPERIENCE-** High school graduate with strong aptitude in basic math; minimum two years of experience processing residential mortgage loans; must understand the mortgage loan process and be knowledgeable in basic mortgage loan compliance.

**LANGUAGE SKILLS** - Strong spoken, written, and telephone communication skills. Ability to read and understand title documents, appraisal reports, credit reports and loan applications.

**CUSTOMER SERVICE SKILLS-** Ability to deliver high quality customer service, meet deadlines and work collaboratively across departmental lines.

**MATHEMATICAL SKILLS** - Solid math skills in adding, subtracting, multiplying, dividing and working with fractions and ratios. Attention to detail while entering data into the system.

**REASONING ABILITY-** Ability to collect data, review documents, defines problems to establish facts and draw valid conclusions.

**COMPUTER SKILLS** - Basic proficiency in Microsoft Word, Excel, Outlook and Power Point. Proficient in using electronic loan origination systems (Calyx experience preferred).

**CERTIFICATES, LICENSES, REGISTRATIONS-** NMLS or SAFE Act certification preferred but not mandatory. FHA –VA (Government) financing experience preferred.

Employee must present proof of automobile insurance coverage. Minimum liability limits shall be \$100,000 bodily injury and \$25,000 property damage coverage or such limits as deemed appropriate by the Chief Executive Officer.

**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.

While performing the duties of this job, the employee is regularly required to sit, use hands to fingertips, handle, or feel. The employee frequently is required to reach with hands and arms. The employee is occasionally required to stand, walk, talk, and hear. Specific vision abilities required for this job include close vision and ability to adjust focus.

**WORK ENVIRONMENT-** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

Standard working hours are from 8:00AM to 5:00PM, Monday through Friday. A 1-hour lunch period is taken at any hour, which is mutually agreeable between the employee and supervisor.

Trellis expects that every employee be reliable and punctual in attendance.

## **EMPLOYMENT & HIRING**

We comply with Equal Employment Opportunity and Affirmative Action laws and regulations.

This is not necessarily an exhaustive list of all responsibilities, skills, duties, requirements, efforts, or working conditions associated with this job. While this is intended to be an accurate reflection of the current job, management reserves the right to revise the job or may require other or different tasks be performed when circumstances change.



THIS JOB DESCRIPTION REPLACES ALL PREVIOUS JOB DESCRIPTIONS FOR THIS POSITION.

Acknowledgement of Receipt of job description –  
Job Title: Lending Closing-Funding Specialist

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Name

\_\_\_\_\_  
Date