

Job Title: Mortgage Loan Processor/Consumer Lender

Employee:

Department: Lending

Supervisor: Mortgage/Consumer Compliance Manager

Supervises: None

Status: Non-exempt

Type: Full Time, On-site

Location: Cairo



Summary: The **Mortgage Loan Processor** is responsible for managing residential mortgage files from application through closing, ensuring each loan is complete, accurate, and compliant with investor and regulatory guidelines. This role collects and reviews borrower documentation, orders and tracks third-party services (e.g., title, appraisal, insurance), clears underwriting conditions, and coordinates closely with loan officers, underwriters, borrowers, and settlement agents to keep loans moving on time. The ideal candidate is detail-oriented, organized, customer-focused, and able to prioritize multiple files while delivering a smooth borrower experience. Serve as a backup for Mortgage Loan Servicing. The **Consumer Lender** is responsible for receiving and reviewing consumer loan applications, pulling and evaluating credit reports, and calculating key underwriting ratios such as loan-to-value (LTV) and debt-to-income (DTI). This role assesses collateral value using online resources such as NADA and Kelley Blue Book (KBB) and underwrites consumer loans within established lending authority while adhering to Pathway Bank underwriting standards and applicable policies. For loan requests that exceed assigned lending authority, the employee obtains proper approval and documented authorization from the Senior Lender before proceeding. Strong communication skills and a solid understanding of lending regulations and practices are required.

Education and Experience Required:

Minimum of two years of experience in lending and/or banking strongly preferred. NMLS license and Notary Public certification required or obtainable within a reasonable timeframe. Pathway Bank is willing to train the right candidate who demonstrates strong aptitude and interest in lending.

Responsibilities:**(Consumer/Lending)**

- **Process and evaluate loan applications:** Request and review credit reports, financial documents, and other pertinent information to assess creditworthiness and repayment probability. Make independent decisions to approve or disapprove consumer loans, within lending limits.
- **Manage loan documentation:** Originate Consumer Loans from LaserPro. Enter loan details into the core system, ensure accuracy and compliance with banking policies, and verify all required documentation is complete.
- **Coordinate loan closings:** Meet with customers to explain loan documents, obtain signatures, and facilitate loan funding.
- **Ensure compliance and review:** Prepare, review, and analyze loan documents to comply with internal and external guidelines.
- **Vendor and collateral management:** Contact insurance companies to obtain Loss Payee proof on vehicles held as collateral. Collect Titles from borrowers for vehicles held as collateral.
- **Monitor daily reports:** Review and act on daily reports to manage loan performance and compliance.
- **Manage Loan Portfolio:** monitoring loan performance, and working with borrowers on payment issues or modifications.
- Other duties as assigned.

(Mortgage)

- **Prepare and manage loan files:** Using Encompass, organize initial loan files both electronic and physical, ensure all required documentation is collected, and order necessary verifications (e.g., flood determinations, appraisals, title insurance). Follow up on missing documentation with the Mortgage Manager and/or customers.
- **Coordinate underwriting and closing:** Collaborate with the Mortgage Manager and customers to clear underwriting conditions, prepare files for submission, and coordinate verifications/payoffs for closing. Balance

Closing Disclosures and generate closing documents (e.g., cashier's checks, wires).

- **Ensure compliance and quality control:** Conduct post-closing quality control reviews to ensure all loan documents are accurate, complete, and compliant with regulatory and company standards. Organize and submit final loan documents to investors and address any post-closing conditions.
- **Monitor and manage loans:** Maintain data sheets for loan status tracking, process monthly escrow disbursements, and review escrow/delinquent tax reports for accuracy. Process mortgage releases for paid off mortgage notes.
- **Support mortgage operations:** Assist the Mortgage Manager with mortgage applications, loan closings, and additional duties as assigned.

Required Skills/Abilities:

- Preferred to have a general understanding of the mortgage industry, including conventional, FHA, RD, VA, and NIFA financing, or the ability to learn and apply this knowledge effectively.
- Preferred to have strong understanding of loan regulations, compliance requirements, and industry best practices, or the ability to learn and apply them effectively.
- Excellent verbal and written communication, interpersonal, and customer service skills.
- Proficiency in Microsoft Office Suite and familiarity with loan origination software (LOS) platforms.
- Self-motivated and results-oriented, with a proactive approach to problem-solving and decision-making.

Physical Requirements/Work Environment:

- Prolonged periods sitting at a desk and working on a computer.
- Must be able to lift up to 20 pounds at times.
- Must be able to travel at times.
- Work is generally performed in a temperature controlled office environment.
- Exposure to ambient office equipment noise such as computers, telephones, and conversations between coworkers and customers.

As part of our ongoing commitment to our Mission, Vision, and Values, all employees are expected to represent and promote these principles in their daily work:

Pathway Bank Mission, Vision, and Values

Mission

We guide our customers with personalized financial solutions, empower our employees to succeed, and strengthen our communities through trusted partnerships.

Vision

To drive financial growth, successful employees, and thriving communities for generations to come.

Values (P.A.T.H.)

Put People First – We build lasting relationships, prioritizing success for our customers, employees, and communities.

Act with Integrity – We earn trust through honesty, transparency, and doing what's right, treating all with respect.

Think Forward – We embrace innovation, adapt to change, and provide forward-thinking solutions.

Have an Impact – We are dedicated to making a meaningful difference in the lives of those we serve.