

**Lincoln National Bank
Job Description**

Department: Loan - Real Estate
Position: Secondary Market Real Estate Processor
Reports to: Real Estate Supervisor
Pay Classification: Hourly

Purpose of Position: The purpose of this position is to provide assistance to the Loan Officer with processing the secondary market loan requests, provide assistance to real estate applicants with obtaining necessary documentation for loan processing, and to ensure accurate and proper disclosures are given in a timely manner.

Education, Training & Experience:

- Requires a high school diploma or equivalent.
- Secondary Market experience required.
- Requires working knowledge of computer applications such as: internal data processor, credit reports, Word, & Excel.

This position has no supervisor responsibilities.

Physical and Mental Qualifications:

- Must sit for extended periods of time (80%).
- Must stand/reach for extended periods of time (20%).
- Requires climbing, stooping, kneeling and handling.
- Requires speaking, hearing and seeing.
- Requires excellent interpersonal, oral and written communication skills.
- Must be able to concentrate on records.
- Must have hand dexterity to operate computer.
- Requires problem solving skills.
- Requires analytical ability.
- Must be able to react and adapt to change.
- Must have ability to work independently in a fast paced environment.

Essential Job Duties:

- Prepares and records proper loan documentation.
- Obtains pertinent information from customer(s) for broker requirements and assists loan officer with the following:
 - Educate applicant(s) in process, provide loan product options, closing cost and monthly payment options.
 - Provide applicable disclosures.
 - Obtain supporting documentation as requested by brokers/lender.
 - Assist with managing active pipeline.
 - Serve as liaison between the applicant and Lender.
 - Maintain phone log of calls made and received by Loan Officer.
 - Ensure all documentation is accounted for and properly completed/signed.
 - Take / review loan applications for completeness.
 - Collect financial information.
 - Perform general clerical and administrative duties.
 - Collaborate with Loan Officer and mortgage company to ensure smooth transition of work.
 - Advise applicant(s) in clearing credit problems.
 - Prepare file for underwriting.
 - Document loan details for processing plan.
 - Strong ability to organize and maintain job function & organization.

BSA Responsibilities:

- Observe loan applicants for any type of suspicious activity.
- Must be aware of all requirements with in BSA policy.

This job description denotes essential functions of the job. Lincoln National Bank promotes an equal opportunity work place which includes reasonable accommodation of otherwise qualified disabled applicants and employees. Please see your supervisor should you have any questions about this policy or these job duties.

Lincoln National Bank reserves the right to modify, interpret or apply this job description in any way the company desires. This job description in no way implies that these are the only duties, including essential duties, to be performed by the employee occupying this position.

Last updated June 2016