



# Independence

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## BANK

### **Mortgage/Consumer Specialist** **Havre Branch**

#### **POSITION SUMMARY**

This position is responsible for maintenance of mortgage and contract for deed escrows as well as providing additional back-office support for the Senior Mortgage Loan Officer and Consumer Lending Supervisor.

**This position is 40 hours a week**

#### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Will work collaboratively with the Senior Mortgage Loan Officer and Consumer Lending Supervisor to accurately set up and maintain mortgage escrow and contract for deed accounts. A primary goal will always be a high level of accuracy and attention to detail.
- Will ensure that the escrow accounts for our mortgage customers are accurate and current. Pay insurance and taxes as they come due and keep spreadsheets, ticklers, and system up to date. Complete annual escrow analysis and payment updates.
- Responsible for the organization and maintenance of the Contract for Deed Escrow loan files. This includes all filing, insurance and tax updates.
- Prepare adverse action notices, demand letters, and other correspondence at the request of mortgage/consumer lenders.
- Book new Visa credit cards into the Clientlink system and update customer information or credit limits as needed. Enter Visa payments into the Clientlink system. Handle Visa credit card related customer phone calls and inquiries including but not limited to new applications, declined transactions, fraudulent/disputed transactions, and reward points

#### **QUALIFICATION REQUIREMENTS**

Ability to type, use a 10-key, use a calculator, use a computer and appropriate software such as Word, Excel and Outlook. Knowledge of banking terminology and basic accounting principles is also needed. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

##### **EDUCATION and/or EXPERIENCE:**

High school diploma or general education degree (GED); two to three months related experience and/or training; or equivalent combination of education and experience.

##### **CERTIFICATES, LICENSES, REGISTRATIONS:**

N/A

#### **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 finger, handle, or feel, reach with hands and arms; and talk or hear. The employee occasionally is required to stand, walk or stoop, kneel, crouch, or crawl.

For a full description and an outline for our full benefits package, please contact the Human Resources Department.

Independence Bank EEO/Employer/Vet/Disabled