

## POSITION DESCRIPTION

**POSITION TITLE:** Disclosure Specialist

**GRADE:** 13

**REPORTS TO:** AVP, Operations

**FLSA:** Non-Exempt

**POSITION OVERVIEW:** The Disclosure Specialist will partner with our customers and ensure the timely and accurate submittal of regulatory forms required for loan processing. This position requires strong analysis of RMI policies and regulatory requirements.

**ESSENTIAL DUTIES and RESPONSIBILITIES,** *includes the following responsibilities, but not limited to:*

- ◆ Review the brokers GFE, Fee Sheet and 1003 application for acceptance with regulatory requirements and RMI policies.
- ◆ Educate the customer regarding the specifics of each document in order to improve process flow.
- ◆ Prepare initial disclosures in accordance with RMI policies and procedures.
- ◆ Email disclosures to the borrower once the loan is received and registered. Follow up with a mailed disclosure if the borrow does not retrieve the e-Disclosure within 24 hours.
- ◆ Enter Disclosure data into Datatrac to ensure broker announcement is timely.
- ◆ Re-Disclose the loan as needed throughout the loan process based on guidelines and enter notes in Datatrac.
- ◆ Understand guidelines and regulation changes as they apply to Disclosures.
- ◆ Ad hoc reports as required.
- ◆ Other duties as assigned.

**SUPERVISORY RESPONSIBILITIES:**

**Direct Reports:** N/A

**PHYSICAL and ENVIRONMENTAL CONDITIONS**

Office environment, equipment and tasks, including work at a computer terminal which requires repetitive keyboarding and data entry. This position requires partial sitting and walking throughout the day. Employee must be open to work overtime to complete assigned tasks.

**PREFERRED QUALIFICATIONS AND EXPERIENCE**

- ◆ Minimum 2 years experience in wholesale mortgage.
- ◆ Loan processor experience preferred.
- ◆ Current knowledge of Federal/State regulations.
- ◆ Experience with DU and Datatrac systems preferred.
- ◆ Must exhibit strong analytical skills.
- ◆ 2 year degree in Business or related field.
- ◆ Excellent verbal and written communication skills.
- ◆ Must have excellent customer service skills.
- ◆ Intermediate experience with Microsoft suite of products
- ◆ Ability to work independently in a fast-paced environment.
- ◆ Resourceful
- ◆ Be able to work as part of a team
- ◆ High level of integrity
- ◆ Adapts well to change