

Posting Date: February 11, 2019
Position: Full-Time Mortgage Lending Assistant
Reports to: Mortgage Loan Officer
Location: Lubbock, TX



Summary of Primary Duties/Responsibilities:

Vista Bank is currently seeking a full-time mortgage lending assistant. Hours for this position range from 40-45 hours per week, Monday through Friday, depending on the need of the department. As a mortgage lending assistant, position duties/responsibilities include:

- Understands various loan types, primarily in consumer real estate
- Interviews applicants when accepting mortgage applications
- Gathers all important data from applicants
- Performs a general evaluation of application
- Communicates with realtors, appraisers, title companies, and various others to get all the necessary paperwork to fulfill mortgage underwriting conditions
- Evaluates the adequacy of the applicant's income and probability that the customer will be able to meet expected financial obligations
- Reviews borrower's credit reports and reviews the manner which obligations have been met and financial affairs managed
- Knowledge of TRID guidelines
- Stays informed regarding bank policy, changes in lending standards and related legal requirements
- Reviews Mortgage Loan Officer's file before submitting for loan processing
- Performs pre-& post funding reviews
- Recording and retention of multiple files and documents

This Position requires:

- High School Diploma or GED or equivalent; some college preferred
- Minimum 3 years of experience as a lending assistant
- Minimum 1-2 years of mortgage processing experience
- Experience with new accounts & customer service preferred
- Strong verbal and written communication skills
- Excellent organizational skills and time management
- Proficiency with Microsoft Office and personal computers
- Ability to multitask and work efficiently under pressure in a fast-paced environment
- Positive attitude and great work ethic
- Great analytical, logical, and reasoning skills
- Ability to speak and hear
- Clarity of corrected vision at 20 inches or less for normal duties
- Clarity of corrected vision at 20 inches or more for security purposes
- No visible tattoos or body piercings except conservative ear piercings
- Reliable transportation
- Must meet minimum credit standards and pass a criminal background check
- Only applicants that have consented to a background and credit check will be considered

Contact any Vista Bank location for an application.

Completed applications can be delivered in person to 4621 50th St, Lubbock, TX or by fax to (806) 687-4742, Attn: HR

Please direct inquiries to our HR Department at hr@vistabank.com.

VISTA BANK IS AN EQUAL OPPORTUNITY EMPLOYER OF WOMEN, MINORITIES, PROTECTED VETERANS, AND INDIVIDUALS WITH DISABILITIES.

