



Title: Disclosure Desk Associate

Location: Santa Ana, CA

Position Information

The Disclosure Desk Associate is responsible for setting up and disclosing COC Loan Estimates and Closing Disclosures. Disclosure Desk Associate ensures disclosures are accurate and comply with all government regulations as well as company policies and procedures.

Responsibilities

- Manage disclosure request (COC LE; Initial CDs & COC CD's) utilizing daily reports and queues
- Complete Data input of fees, payees and contacts
- Generate disclosures for electronic or postal delivery
- Verify data on disclosure is accurate and complies with all government regulations, company policies and procedures
- Utilize compliance engine, tolerance tools & Checklist
- Manage follow up of disclosures needing borrower receipt
- Upload disclosure proof of delivery
- Cross Train in other task such as appraisal desk & Case inbox

Qualifications

- Basic knowledge of applicable agency (Fannie, FHA, and VA) and company requirements
- Basic knowledge of MDIA and RESPA 2010 compliance requirements
- Must be knowledgeable of elements of a basic mortgage loan file, including disclosure documents, loan closing documents, appraisal, title report, income verification, credit report, and 1003 URLA
- Knowledge of the new TRID requirements
- Deep knowledge of the ATR/QM requirements
- Experience disclosing loans
- Ability to communicate clearly and effectively, both orally and written
- Must possess strong organization, communication, and follow-up skills
- Ability to work in high pressure environment, and to effectively prioritize workload
- Encompass Loan Origination System
- Basic office equipment: Copier, scanner, fax machine, multi-line telephone, and computer applications
- Must possess strong computer application knowledge, and be able to readily learn and adapt to new programs and websites as needed
- Intermediate level with Microsoft Office Suite including: Word, Excel, Outlook, and Power Point

To Apply

Submit your resume and a cover letter describing how you meet the minimum qualifications and desired attributes.

***Please note that job responsibilities can change at any time at the discretion of the company.