



Title: Lock Desk Analyst

Location: Santa Ana, CA

Position Information

The Lock Desk Analyst will contribute to the success of the company by the locking and selling of loans with quick turn-around times and accuracy.

Responsibilities

- Pricing:
 - Input/update investor pricing grids (mandatory & best efforts). Send information to Encompass.
 - Maintain pricing spreadsheets
 - Preparation and distribution of rate sheets
 - Maintain broker pricing portal and perform maintenance on pricing engine
- Rate Locks
 - Review and validate lock requests
 - Input rate lock information in loan origination system
 - Maintain and distribute lock reports
 - Communicate with sales, operations, and brokers on locks
- Pooling
 - Deliver data from Encompass formed in ULDD to Fannie Mae and Freddie Mac
 - Identify any trends in delivery, work with operations to address and resolve any errors
 - Pool loans through Ginnie Net from initial delivery through final certification
 - Track loans through post closing pipeline to purchase (optimize timing)
- Other
 - Ad-hoc reporting for management
- Analytics (additional responsibilities)
 - Production analysis
 - Loan characteristics
 - Submission tracking
 - Pipeline summary
 - Timing trends (sub to lock, sub to fund, fund to purchase)
 - Sales analytics
 - Competitor analysis
 - Products
 - Pricing
 - LLPAs and fees
 - State specific SRP, fees and other
 - Credit
- Help Company manage a growing business
- Improve processes
 - Will need to understand Company's loan origination system and our 3rd party broker portal to optimize their capabilities
 - Research and make recommendations on other systems that would help us automate the processes
 - Use Excel, SQL, and/ or Tableau to improve processes
- Help Company set up metrics to measure our performance
 - Reports and analysis
 - Pricing
- Risk management

Qualifications

- Excel (Necessary), SQL, and/ or Tableau
- Encompass
- Bachelor degree in accounting or related discipline preferred.
- Detail oriented and organized.
- Problem solver, takes ownership of issues

Salary and Benefits

Our employees enjoy a competitive compensation and benefits package, which includes medical, dental, vision, life, and disability insurance, flexible benefits plan, 401(k) plan, and paid holidays, as well as vacation and sick leave.

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.