**Senior Post Closer**

**Mortgage Closing**

*Effective: 1/2025*

***Waukesha State Bank Profile****: Waukesha State Bank is one of the largest locally owned and independent community banks in Wisconsin, with 14 full-service offices located throughout Waukesha County. Our strength as a successful and growing financial services provider is rooted in a long-standing commitment to serving the community with a personalized, one-on-one approach to banking and an emphasis on customer service. We provide a broad array of products and services to assist businesses and individuals in achieving long-term financial goals, such as commercial & small business lending, retail banking, residential mortgage lending, investment services and wealth management services. We also have three divisions, Payroll Complete, offering payroll processing services, Prairie Trust, offering trust and estate services, and Waukesha Investments, offering financial and retirement planning services*

**Position Summary:** The Senior Post Closer is responsible for ensuring the timely and accurate completion of residential mortgage loan closings, overseeing post-closing activities, supporting secondary market operations, re-verifying loans for accuracy and logging in compliance with HMDA and mortgage regulations. The Senior Post Closer should have mortgage experience with the ability to learn new processes and systems quickly.  The ideal candidate must have excellent accuracy and attention-to-detail skills, organizational and time management skills, be motivated to complete repetitive tasks, as well as an ability to update procedures and mentor others.

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| Reports To: | **Post Closing Supervisor/Secondary Market Risk Specialist** | Schedule: | **8:00 AM – 5:00 PM** |
| FLSA Status: | **Non-Exempt** | Work Model: | **Onsite** |
| Status/Hours: | **Full-Time** | Travel Required? | **No** |

**Post-Closing Responsibilities**:

* Upload documents to electronic document system (Imageflow) and utilize the system to organize the documents electronically. Compile TIF and PDF files to network drives and other applicable systems.
* Monitor electronic signatures on documents and verify documents are signed in accordance with compliance requirements.
* Check online and physical closing documents for accuracy pre and post-closing.
* Perform daily logging of HMDA (Home Mortgage Disclosure Act) loans.
* Enter Debit/Credit transactions into WSB’s core banking General Ledger System (Fiserv - Navigator) with appropriate coding and reconciliation.
* Send documents to appropriate counties to be recorded.
* Track and send final title policies to the proper locations.
* Onboard loans to Navigator (Fiserv system).

**Senior Responsibilities:**

* Oversee the Post Closing pipeline – ensuring compliance with internal & external standards.
  + Assisting in delivery of loans to secondary market investors.
  + Resolving title issues with appropriate follow up with investors.
* Ensure the timely & accurate completion of residential mortgage loan closings and verify loans are complying with TILA and RegX requirements.
* Stay current with mortgage industry updates and regulatory guidelines – ensuring post-closing policies and procedures are current.
* Support Secondary Market Operations including:
  + Investor knowledge and staying current with regulations
  + Locking and pricing and hedging loans
  + Stay current by reading daily updates from investors, and attending training and webinars as needed.
* Gather and produce documentation for Mortgage Loan Extensions and Renewals.
* Create and update templates for the electronic document system - updating checklists as changes occur and updating and creating new document categories and bundles are needed.
* Mentor and train new hires.
* Perform any additional projects, tasks or ongoing responsibilities as assigned.

**Qualifications & Skills:**

* 3 years’ recent experience in the residential mortgage industry and mortgage loan documentation.
* General knowledge of Secondary Market Investors
  + Fannie Mae, Freddie Mac, FHLB (eMPF), WHEDA, or NewRez
* Experience with MortgageBot, Imageflow, Optimal Blue, Web Director, PDF editors and/or Fiserv, is a plus!
* Intermediate Microsoft Excel skills.
* Able to learn new software quickly and independently.
* Ability to balance accounts, troubleshoot and resolve discrepancies.
* Ability to learn new technology quickly.
* Strong time-management skills and ability to organize, prioritize, and bounce between multiple tasks.
* Strong attention-to-detail and commitment to high quality work.
* Desire to work in community bank environment and always represent WSB in a professional and ethical manner

**Additional Requirements:**

* Employment with Waukesha State Bank is contingent upon successful completion of a criminal background check and drug screen.

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| ***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 frequently required to sit, talk or hear via phone or in person; and use hands to handle, or touch objects or controls such as a keyboard. The employee is occasionally required to stand or walk. On occasion the incumbent may be required to stoop, bend, kneel or squat. The employee must occasionally lift up to 25 pounds. Specific vision abilities required by this job include close vision, color vision, depth perception, and ability to adjust focus.* |
| ***Work Environment*** | *Only those present in a normal office setting, no known significant hazards.* |

*The above statement reflects the general details necessary to describe the principal functions of the occupation described and shall not be construed as a detailed description of all the work that may be inherent in the occupation.*

**This is an onsite position in Waukesha, WI**

**Employment with Waukesha State Bank is contingent upon successful completion of a criminal background check and drug screen.**

**All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, and veteran or disability status.**

***Internal Use Only:***

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