

Title: Account Manager

Location: Santa Ana, CA

Position Information

The Account Manager represents both the Account Executive and Broker while working with the operations team to meet production goals and service levels. The Account Manager is the quarterback for all Broker requests and communications.

Responsibilities

- Review and forward Broker Loan Decision to Broker and Account Executive upon receipt from Underwriter
- Preview incoming loan conditions and prepare for Underwriter review
- Review and sign off loan conditions identified as being responsibility of Account Manager
- Input miscellaneous information into loan origination system as needed
- Upon receipt of Document Order from Broker, prepare file for final Underwriting review and loan document request
- Communicate loan updates to with Brokers and Account Executives (w/ the communication with the Broker)
- Provide a "buffer" between the Broker and UW for condition review
- Ensure to the best of their ability that all PTD conditions are met on approval before UW review
- Escalate issues to Operations Director as needed
- Process cancelled/withdrawn files in a timely manner
- Order various verification reports (4506-Ts, VOEs, VODs, etc.) as necessary
- Perform and document final Verbal Verification of Employment prior to close
- Assist Risk Management as needed to resolve incomplete files, investor suspensions, NORs, or QC issues
- Follow up with Broker for outstanding conditions
- Manage the pipeline effectively to ensure quality and timely reviews
- Own all re-disclosures and Changes of Circumstances
- Deal with people in a manner that exemplifies our company's core values
- Complete and thorough doc prep
- Reconciling fees and terms to Broker Doc Request & Encompass
- Check that document expiration dates meet our closing date
- Demonstrate interpersonal, organizational and time management skills

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 QM requirements
- Experience disclosing loans
- Familiar with FHA Connection website, and all applicable functions
- Strong time management skills

- 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

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 along with your salary history.