

Post-closing Mortgage Loan Auditor

Job Summary:

As a Post-closing Loan Auditor, you will be responsible for reviewing mortgage transactions for data quality and underlying misrepresentations. Subsequent findings are reported in a highly comprehensive format, with audit results provided to Senior Management and Clients.

To ensure success, Post-closing Loan Auditors should be both analytical and exceptional communicators with developed research and classification skills. Top candidates will be experts in mortgage quality assurance and risk assessment. In addition, this position requires extensive experience in detection and prevention of fraud. Candidates should have a thorough knowledge of loan origination procedures and underlying documentation.

Duties and Responsibilities:

- Perform in-depth audit on selected loans to ensure that all documentation contained in the file is accurate.
- Re-verify information from the loan application, including but not limited to employment, income, assets, liabilities, occupancy, etc., to ensure accuracy, identify deficiencies and/or potentially fraudulent activity
- Conduct interviews (verbal/written) with loan participants
- Maintain accurate records of findings; assist with remediation as necessary
- Ensure loans are underwritten in accordance with Investor and agency guidelines

Requirements:

- Minimum of 5+ years' experience in residential mortgage lending focused in quality control, underwriting or processor capacity. Preferably some experience with post-closing loan reviews.
- Ability to review mortgage documentation, perform analysis, validate, and document potential risk
- Excellent written and oral communication skills with the ability to document findings in a clear and concise manner
- Self-motivated and comfortable working both independently and as part of a team
Customer service or customer relationship experience