



Job Title: Mortgage Closer

Reports To: COO

Job Description: The Closer position completes mortgage loan documents required for closing per investor and program specific guidelines. Reviews data and documentation for data integrity, prepares initial through final closing closing documents. Communicates with title companies and all parties in a timely, efficient, and courteous manner.

Daily responsibilities include, but are not limited to:

- Generates initial closing disclosure with Calyx POINT and Closing Xpress and sends to title and branch for approval.
- Updates initial closing disclosure with any changes that need to be made based on branch and title's review
- Accurately completes all required information into Calyx POINT and Closing Xpress systems to prepare final closing disclosure and closing documents
- Balances closing disclosure with settlement/escrow agents figures within Calyx POINT and Closing Xpress to ensure accuracy of borrower's bottom line
- Reviews completed closing documents for accuracy
- Review Closing Instructions and any outstanding funding conditions against any supporting docs from title to determine if Funding Authorization is warranted.
- Responds promptly to general closing questions from branches, post-closing, settlement/escrow agents, accounting, etc.

Summation: The Closer position is responsible for preparing accurate and complaint final loan packages. The position coordinates the closing of mortgage loans with the Borrower, Title Company, and other related parties. The Closer is expected to provide high quality customer service while contributing to the Operations Department and Pivot Lending's goals and objectives. The COO reserves the right to add or detract from this list as they see fit.