# **Mortgage Operations Manager**

### Who We Are:

At BKCO Mortgage we are building a nationwide direct mortgage lender whose mission is to deliver the dream of homeownership everywhere. We are affiliated with the #1 real estate team in North America and deliver our clients a unique value proposition: no lender fees whatsoever, highly competitive interest rates, and \$1,000 cash back at closing on loans greater than \$150,000. We pride ourselves on saving our clients on average nearly \$5,000 on their loan. With more than 2,000 affiliated real estate agents, service-oriented staff, proprietary technology, and our JV Partner Stearns Lending, we have all of the components to build a simple, efficient, personalized, and low cost mortgage experience for clients nationwide. But it all starts with our people.

#### Who We Need:

Our corporate office in beautiful Bellingham, WA provides support to clients as well as real estate agents via direct communication with external customers. Duties include systems building and optimization, pipeline management, and problem solving—along with heavy outreach to our agent/brokers partners. On a day to day basis you would interact with vendors and both internal and external customers, provide status updates, and bring attention to issues—all to ensure the needs of our customers are met.

## What You Will Do:

Utilize exceptional written and oral communication skills to communicate effectively with internal and external parties.

Ensure that daily, weekly, and monthly internally specified requirements surrounding successful new file setup, document review, closings, and funding are met to the customer's satisfaction.

Ensure collaboration with sales, underwriting, closing, funding, and management teams to ensure that loans are being processed with attention to detail, accuracy, and in compliance of corporate, agency, and regulatory policies.

Responsible for finding solutions to challenging scenarios or loan conditions with creative and acceptable solutions for restructuring loans in addition to explaining conditions to brokers.

Assist our MLOs and agent partners in addressing, resolving, and responding to any customer concerns related to the processing of the loan as it relates to the underwriting approval and surrounding requirements.

Communicate status updates and appropriately escalate issues and opportunities to meet the needs of clients.

Ensure exceptional customer service by maintaining thorough knowledge of lending programs, policies, pricing, procedures, and regulatory requirements—demonstrating a commitment to professional ethics, complying with all Federal and State policies, and adhering to HMDA requirements.

Develop effective professional partnerships with all colleagues and external customers.

#### What You Need:

3 to 5 years of experience in a growth-oriented mortgage business with a track record of building strong relationships and scalable systems.

Expert knowledge of automated mortgage underwriting requirements, automated engines, and documents required for mortgage loan processing and underwriting.

Ability to adapt well to change.

A willingness to build something big, with the planning and pivoting that requires—must be a fast-paced individual.

Exceptional computer skills.

Excellent verbal and written communication skills.

Excellent analytical and organizational skills.

Ability to take direction and comprehend training.

Ability to work closely within a team structure.

Working knowledge of Microsoft Suite and Google Applications.

Solid Knowledge of State and Federal Compliance, FHLMC, FNMA, FHA, VA, and USDA program guidelines.

## What We Offer:

Strength, Stability, and Vision.

Opportunities for growth personally and professionally.

A commitment to be a relevant market leader - we are aiming for the top!

Highly engineered proprietary technology that is revolutionizing the mortgage industry.

An empowered culture where your ideas are important and your voice matters.

Opportunity for career growth.

Competitive compensation package.

Benefits that become effective the first day of the month following your start date including medical, dental, and vision insurance with other benefits available.

401K with matching.