# JOB DESCRIPTION

**JOB TITLE:** Closing & Shipping Coordinator-Reverse Mortgage Division  
**CORPORATE TITLE:** n/a  
**EXEMPT:** No  
**REPORTS TO:** AVP / Closing and Shipping Manager  
**DEPARTMENT:** 356 - Reverse Mortgage

## GENERAL SCOPE / SUMMARY
A brief description that summarizes the overall purpose and objectives of the position, the results the incumbent is expected to accomplish and the degree of freedom to act.

Responsible for the coordination of data entry, shipping and closing of loan files within the Reverse Mortgage Lending Division. Duties will be conducted in accordance with Silvergate’s business plan and shall meet all regulatory requirements including those specified in Silvergate’s current policies and procedures.

## ESSENTIAL DUTIES and RESPONSIBILITIES
The tasks, duties and responsibilities of the position that are most important to get the job done.

### Closing and Shipping Coordinator

- Maintain current knowledge of all federal and state laws and regulations, along with the Bank’s policies and procedures.
- Some Microsoft Excel experience required
- 3 Years Experience in either Forward or Reverse Mortgages (Closing or Funding)
- Not to harm consumers with any act that could be misleading, unfair, deceptive, or abusive in act or practice.
- Responsible for accurate data entry into the Bank’s software systems.
  - Responsible for receiving, logging, scanning and shipping loan collateral to investors.
  - Must have the ability to multi task and work at a fast pace.
  - Must have good computer skills and have the ability to learn and apply knowledge effectively.
  - Must have good communication and personal skills.
  - Must be organized and show great attention to detail.
  - Maintain awareness of company’s non-discrimination policy in the processing duties.
  - Responsible for identifying opportunities to improve efficiencies within the position.

## SECONDARY / NONESSENTIAL FUNCTIONS
The desirable, but not necessary, aspects of the job.

N/A
**SUPERVISORY RESPONSIBILITIES**
The scope of the person’s authority, including a list of jobs that report to the incumbent. List the position titles and number of employees directly supervised and indirectly supervised.

Incumbent will not supervise other employees.

**DECISION MAKING**
Give several examples of the types of decisions or recommendations made in performing the responsibilities of this job.

- Responsible for accurately inputting data into the Bank’s software systems.
- Responsible for receiving, logging and shipping loan collateral to investors.

**JOB DIMENSIONS**
List specific examples of responsibility that this job has for company assets, such as revenues, capital expenditures, budget responsibility, financial responsibility, etc.

- Process loans in compliance with all regulatory rules and regulations.

**BANK SECRECY ACT REQUIREMENTS**
Responsible for adhering to the reporting and recordkeeping requirements of the Bank Secrecy Act and Anti-Money Laundering rules and regulations, observing economic sanctions by prohibiting transactions as specified by the Office of Foreign Asset Control (OFAC), following the bank’s customer identification program (CIP) rules, observing all Bank policies and procedures relating to BSA, OFAC, CIP, and related acts, and participation in ongoing related training.

**KNOWLEDGE, SKILLS and ABILITIES REQUIRED (MINIMUM QUALIFICATIONS)**
The specific minimum competencies (education and experience) required to perform this job successfully. An individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Minimum requirements include:

- High School diploma or equivalent
- Knowledge of mortgage lending, processing, escrow or title is preferred but not required.
- Proficient with computer technology, email, word and excel.
## WORK CONDITIONS
The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Standard office environment with a moderate noise level.

## 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:

- Regularly required to talk or hear.
- Required to sit for long periods and reach with hands and arms.
- Occasionally required to stand; walk.
- Occasionally required lifting up to 25 pounds.

The vision requirements include ability to adjust focus and close vision.

*Management reserves the right to add to, change and revise this description at any time. This description does not include any marginal functions that are incidental to the essential functions. Also, it does not imply that these are the only tasks to be performed by the incumbent. Employees are required to follow any other job-related instructions and to perform any other job-related tasks requested by their supervisor. Any requirement may be modified to reasonably accommodate individuals with disabilities.*