

RIHousing – Mortgage Processor

Salary - \$51,896.00 - \$62,276.00

Please note: This pay range represents the base annual full-time salary for all positions within this job grade. The actual salary offered will depend on factors such as experience, education, and other job-related qualifications.

What we are all about:

We are seeking a skilled Mortgage Processor to join our Homeownership Department. In this role, you will manage the accurate and timely processing of residential mortgage applications, deliver exceptional customer service, and monitor each loan from origination to closing to ensure compliance with all program guidelines.

This is a hybrid position based in **Providence, Rhode Island**, where you will be an integral part of our **Homeownership** team. The role is designed for in-person collaboration and active engagement within our office environment.

What you'll do daily:

In this role, you will perform a variety of processing, documentation, research, and customer service functions, including:

- Reviewing residential mortgage loan applications and automated underwriting findings for accuracy, completeness, and compliance with investor, RIHousing program, and underwriting guidelines.
- Verifying application information through third-party sources; conducting regular follow-up with external parties; maintaining tracking logs; and ensuring data integrity within the loan origination system.
- Ensuring all loan-level documents are completed in a timely manner, including required application documents, TRID disclosure forms, Loan Estimates, changed-circumstance documentation, and customer correspondence.
- Performing asset and credit analysis of mortgage applications prior to submitting files to the manager for pre-underwriting review.
- Maintaining ongoing communication with customers, Loan Officers, and Realtors throughout the processing period; responding to inquiries; requesting additional information as needed; preparing weekly status reports; and communicating underwriting decisions to all parties.
- Completing a final review to confirm that all loan commitment conditions have been satisfied and notifying the borrower, Loan Officer, and Realtor once conditions are cleared and the file is sent to scheduling and closing.
- Supporting the Quality Control department with pre-closing and post-closing analyses.

How you will make an impact:

- Ensure mortgage applications move efficiently through the pipeline by applying strong attention to detail and sound judgment.

- Contribute to a smooth and timely loan cycle by executing key processing and operational functions with accuracy and consistency.
- Strengthen customer and partner relationships by providing responsive, professional communication to borrowers, attorneys, real estate agents, and Loan Officers.
- Support departmental goals by completing administrative tasks and participating in special projects that enhance workflow, compliance, and service delivery.

What success looks like in this position:

- Four years of residential mortgage loan processing experience or equivalent mortgage industry experience
- Working knowledge of FHLMC, FNMA, FHA, VA, and MI guidelines
- Strong communication, computer, organizational, and problem-solving skills
- Associate's degree in real estate, business administration, or related field preferred

Not sure if you meet all the qualifications? Let us decide!

Why RIHousing:

- Mission-Driven Organization
- Mentorship Program
- Lunch and Learn series
- Employee Recognition programs
- Dedicated Workforce
- Parking Stipend
- Medical/Dental/Vision/Life Insurance
- Paid Time Off
- Retirement Options
- Flexible Work Hours- If Position Eligible, Future Hybrid Work May Be Available
- Education Reimbursement
- Onsite Fitness Classes
- Volunteer Days
- Winner of “Best Places to Work” 2016, 2018, 2019, 2021 – 2025
- Greater Providence Chamber of Commerce Worksite Health Award 2013 – 2025
- PBN's Healthiest Employers of RI 2025

About RIHousing

RIHousing works to ensure that all people who live in Rhode Island can afford a healthy, attractive home that meets their needs. RIHousing provides loans, grants, education, and assistance to help Rhode Islanders find, rent, buy, build, and keep a good home. Created by the General Assembly in 1973, RIHousing is a self-sustaining corporation and receives no state funding for operations.

Please apply through our career site: <https://www.rihousing.com/careers/>

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