**Position - Escrow Officer - Katy, TX**

**HR**

**Summary/Objective.**An Escrow Officer is primarily responsible for establishing new escrow clients and managing the escrow process through closing.

**Essential Functions.**

* Originates business by contacting prospective clients and by developing and maintaining referral sources.
* Markets, establishes and maintains business relationships with potential and existing clients through professional, social, civic and community groups that promote the services and goodwill of the company.
* Oversees the activities of Escrow Assistants to ensure all business operating practices are executed in a timely manner.
* Manages the complete closing transaction through research, expert knowledge and consultation with involved parties.
* Accurately manages and calculates all financial matters surrounding each closing transaction.
* Completes real estate escrow transactions by determining title and underwriting requirements, clearing titles, assembling, preparing, and reviewing closing documents and disbursing funds.
* Determines escrow requirements by studying and clarifying buyer, seller, and lender instructions.
* Obtains clear title by ordering title reports; resolving title defects; satisfying existing liens and encumbrances against property or principals.
* Establishes escrow account by depositing funds and maintaining records.
* Prepares transaction documents by completing forms and statements; collecting and reviewing existing documents.
* Completes calculations by prorating taxes and interest.
* Completes closing transaction documents by assembling documents; reviewing papers with parties; explaining provisions and procedures; answering questions; checking documents for completeness and accuracy; obtaining signatures.
* Completes closing by recording and filing documents; preparing and distributing final closing statements and title.
* Prepares settlement statements by utilizing lender instructions.
* Closes escrow account by balancing and disbursing funds.
* Updates job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations.
* Complies with all regulatory requirements.
* Understands, follows and stays current on all policies and procedures in the Employee Handbook.
* Keeps job knowledge current by participating in educational opportunities; reading professional publications; maintaining personal networks and participating in professional organizations.
* Follows instructions and responds to management direction.
* Identifies and communicates areas of improvement regarding operations to management.
* Performs other tasks, duties, or projects as assigned by management.
* Performs all essential functions by being physically present at the worksite on a full-time basis.

**Competencies.**

* Ability to comprehend and write instructions, correspondence and memos with proper punctuation, spelling and grammar.
* Excellent verbal and interpersonal skills.
* Ability to deliver superior internal and external customer service.
* Highly organized with strong attention to detail.
* Ability to multi-task.
* Ability to consistently meet deadlines, demonstrate strong follow-through and to follow all regulatory and company procedures.
* Ability to effectively present information in one-on-one and small group situations to customers, clients and other employees.
* Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.
* Ability to effectively utilize title-searching software.
* Ability to type at least 45 words per minute.

**Required Education and Experience:**

* High School diploma or GED
* 3 years experience directly handling escrow transactions as an Escrow Assistant
* Knowledge of title and escrow curative procedures, regulatory guidelines, legal documents, and real property law
* Knowledge and experience using Microsoft Office

**Preferred Education and Experience:**

* Associates Degree