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 **EE0002ML**

 **GRADE 12**

**Title:** Mortgage Loan Originator

**Reports to**: SVP Mortgage Lending Department

**Status:** **[x]** Full Time [ ]  Part Time

 [ ]  Exempt [x]  Non-Exempt

**Basic Functions:**

The Mortgage Loan Originator will originate all types of residential mortgage loans. The Mortgage Loan Originator proactively solicits new residential mortgage business and sells Bank products to meet established goals. Continually identifies, develops and maintains a quality network of business relationships that serves as a recurring source of referrals for new mortgage lending opportunities.

**Essential Job Duties:**

The Mortgage Loan Originator will develop mortgage loan volume through business development efforts. The Mortgage Loan Originator will ensure fully compliant loan applications, compile a complete loan file for submission to loan processing/underwriting, follow up on details and conditions until each file is funded and closed. Manage all customer interactions in a professional and timely manner. The Mortgage Loan Originator is encouraged to be involved within the community through specific organizations and special events.

Conduct all duties in compliance with applicable laws, regulations, and Bank policies and procedures.

**Knowledge, Skills and Abilities:**

The Mortgage Loan Originator must have a proven record of sales and the ability to follow policies and procedures required for mortgage loan origination. The Mortgage Loan Originator must be experienced in and have a comprehensive knowledge of both conventional and government lending programs, including FHA and VA.

* Excellent sales and business development skills
* Excellent customer service skills
* Ability to follow policies and procedures
* Achieve sales goals
* Project and time management skills
* Work with computers at the intermediate or expert level
* Ability to multi-task
* Strong oral and written communication skills
* Problem solving skills
* Decision making skills

**Training and Experience:**

Qualified candidate must have a proven record of successful sales. Banking and/or previous mortgage lending experience preferred. Candidate must also qualify for a valid NMLS certification. A Bachelor’s degree is preferred but not required.

**Position Requirements:**

* + Outgoing and enthusiastic personality
	+ Accuracy and attention to detail
	+ Knowledge of Windows based programs and computer keyboard
	+ Enjoy working with people
	+ Confidentiality, high degree of integrity
	+ Portray a professional image of self and the Bank
	+ Willingness to accept ongoing projects as necessary

This position requires compliance with the SAFE Act. Requirements can include, but are not limited to, satisfactory completion of background checks, fingerprinting, testing, and continuing education.

Conduct all duties in compliance with applicable laws, regulations, and Bank policies and procedures.

This job description is intended to convey information essential to understanding the scope of the job and the general nature and level of work performed by job holders within this job. This job description is not an exhaustive list of functions, duties, knowledge, skills, abilities, training, experience, or requirements associated with the position.

**Updated:** August 2018