

## **Mortgage Division**

**Job Title: Mortgage Loan Officer**

### **Job Summary:**

Originate residential mortgage loans that meet In-House and Secondary Market standards. Assist customers in selecting a mortgage loan product that meets their needs as well as lending standards. Take pro-active steps to promote and secure new mortgage business for the bank, and provide quality services to customers through accurate financial counseling and professional interviewing tactics.

### **General Description/Duties:**

Duties include but are not limited to the following:

- Originate first mortgage loans on-site and off-site, as required, and assure these loans meet requirements set forth by secondary market and bank lending policies.
- Complete applications, obtain credit report to determine credit worthiness and debt ratio, arrange for property appraisal, order title check and verify first lien position,
- Coordinate with processing, underwriting, secondary marketing and closing to ensure loans are being processed, approved and closed in a timely manner.
- Notify customer in writing of credit decision made on loan request.
- Explain loan closing procedures and review payment schedule ensuring customer understands repayment obligations.
- Remain current on changes within the legal, regulatory, economic, and competitive technology environments which may affect real estate lending.
- Quote rates, points and fees to customers and offer lock-in rate protection.
- Develop new business opportunities by calling on real estate companies, builders and developers in an effort to create new business and generate new mortgage loans and retain or increase existing business.
- Initiate, promote and actively participate in, sales activities and social functions to select groups for the purpose of originating new mortgage loans.
- Participate and originate “Home Buyer” seminars educating the audience on mortgage products, rates and fees.
- Maintain a professional image and standards consistent with company policies and procedures.
- Position will be required to comply with all Federal and State banking laws and related regulations, to include but not limited to the Bank Secrecy Act.
- Performs other work related duties as assigned by supervisor.

### **Requirements:**

- High school education and reasoning skills required. Previous sales experience helpful. Strong written and verbal communication skills.
- Basic computer skills, i.e. word processing, spreadsheets, and intranet experience.
- Must be willing to work flexible hours and be willing to travel, if required.

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