



CORNERSTONE BANK

We are currently searching for a **MORTGAGE LOAN OFFICER**. Based in our Sandy Springs Financial Service Center and reporting to our SVP/Commercial & Residential Construction Lending this position will be responsible for marketing the mortgage lending services of the bank and generating mortgage loans in the local market.

Specific Responsibilities Include:

- Originate quality FHA, VA and conventional mortgage and home equity loans.
- Manage customers through the loan process from initiation to closing.
- Maintain positive client relationships.
- Collect and analyze information regarding customer income, assets, investments and debts.
- Present advantages and disadvantages of different financial products to determine the best products to meet the customer's needs and financial circumstances.
- Set expectations, take applications, and attend loan closings.
- Develop marketing and promotional strategies to attract new purchase business through networking and community relations.
- Adhere to established security safeguards, procedures and other Bank policies.
- Ensure compliance with regulatory guidelines such as BSA, OFAC, Fraud Prevention and Anti-Money Laundering regulations, etc. Complete all required training sessions related to these regulations.
- Coordinate and communicate with the Credit Administration, Loan Operations, and Accounting departments.
- Prepare Closing Packages
- Service Portfolio customers - call past due accounts, clear exceptions
- Represent MERS on correspondent loan sales
- Process correspondent loans
- Post close correspondent and portfolio loans
- Maintain compliance, cure audits, maintain correspondent relationships, implement TRID
- Work with compliance auditors and management to ensure proper loan execution
- Perform special projects and additional tasks as assigned, etc.

Skills & Qualifications

- Must have at least 5 years mortgage origination experience with a proven track record
- Bachelor's degree in Business/Finance preferred
- A thorough understanding of underwriting standards and criteria
- A thorough understanding of mortgage regulatory guidelines - Jumbo experience a must
- Ability to generate annual production volume
- Experience with Encompass, MERS, Black Knight, and Doc Magic systems a must
- Knowledge of FHA guidelines
- Strong knowledge and experience working with TRID
- DU/Loan Advisor experience a must.
- Knowledge of Loan Approval Process - memo underwriting preferred
- Ability to calculate complex tax returns and PFS statements.
- Self-motivated and able to work independently
- Ability to conduct marketing presentations utilizing PowerPoint
- Ability to educate borrowers on loan products and process
- Effective communication and relationship building expertise
- Strong judgment and initiative with the ability to delegate, coach and motivate staff.
- Excellent time management and organizational skills
- Basic computer skills required
- Ability to obtain National licensing through the NMLS registry
- Ability to interact with all levels of staff and management
- Strong analytical and math skills

**To apply, please send your resume and compensation requirements to
kviscio@cornerstonebankga.com**