



It pays to go **BLUE**.

JOB DESCRIPTION

careers@morris.bank

Job Title: Mortgage Originator

Branch/Dept.: Mortgage

FLSA Status: Non - Exempt

Reports to: EVP/Mortgage

SUMMARY

Assist customers with their mortgage lending needs: analyze loan requests and make decisions based on mortgage lending policy.

ESSENTIAL FUNCTIONS

- Reviews and evaluates information on mortgage loan documents to determine if buyer, property, and loan conditions meet bank and regulatory standards. Establishes terms and conditions of an approved loan and reviews with customer.
- Markets the bank's mortgage lending program to companies and individuals within the real estate community.
- Cross-sells other bank services.
- Evaluates acceptability of loan on secondary mortgage markets.
- Assembles documents in loan file, including acceptance or denial, and returns Mortgage Assistant.
- Keeps informed of current trends in mortgage lending and market factors affecting mortgage lending.
- Perform duties as defined in the Bank Secrecy Act/Anti-Money Laundering Program
- Performs other duties as assigned

REQUIRED EDUCATION, EXPERIENCE AND SKILLS

- Two Years to Five Years of similar or related experience
- Two-year College Degree or completion of a specialized course of study at a business or trade school preferred
- Excellent Customer Service Skills
- Excellent interpersonal, verbal and written communication skills; demonstrated ability to communicate complex facts to a variety of people
- Strong leadership, planning and organizational skills
- Strong customer service skills; demonstrated ability to positively persuade customers and identify and meet their financial banking needs
- Computer Skills: Microsoft Word, Excel and Web-Based Applications
- Willingness to become involved in community activities

- General knowledge of Bank Secrecy Act/Anti-Money Laundering Program preferred.

PHYSICAL REQUIREMENTS

Must be capable of operating all types of office equipment including computer, copy machine, fax and telephone

EQUIPMENT USED

Computer, telephone, fax machine, scanner, photocopier

SUPERVISORY REQUIREMENTS: No supervisory but will provided guidance to Mortgage Loan Processor

WORKING CONDITIONS

- Requires extensive contact with the general public
- May require travel to other offices to provide assistance or attend meetings. Also, travel for seminars and training.

The requirements listed above are representative of the knowledge, skill, and/or ability required. Reasonable accommodations can be made to enable individuals with disabilities to perform the essential functions.

This job description is not intended to be and should not be construed as an all-inclusive list of the responsibilities, skills, or working conditions associated with the position. While this job description is intended to accurately reflect the position's activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.

Employee Signature

Supervisor Signature

Employee Name (Please Print)

Supervisor Name (Please Print)

Date

Date