



Newton Federal Bank, a \$308 million community bank located in Covington, Georgia has an immediate opening for a Mortgage Loan Originator.

Qualified candidates should submit resumes to jaynlawson@newtonfederal.com with "Mortgage Loan Originator" in the subject line.

Newton Federal Bank is an equal opportunity employer. It affords equal employment opportunity to all individuals, regardless of age, race, color, religion, gender, national origin, sexual orientation, gender identity, genetic information, veteran status or disability.

PURPOSE/POSITION SUMMARY:

Responsible for origination, underwriting, and servicing consumer and mortgage loans.

RESPONSIBILITIES:

Responsible for lending activities as follows:

- Works with prospective loan customers to obtain lending business for the Bank.
- Educates prospective customers about the Bank's underwriting guidelines and all applicable government regulations.
- Learns about each customer's unique financial situation and their needs.
- Learns about each customer's credit and ability to repay their loans.
- Explains complex approvals or denials to the prospective loan customers.
- Studies new regulations that effect the Bank's lending policies and works with management to ensure compliance with all relevant laws and regulations.
- Follows the Bank's lending policies and procedures.

Delivers quality customer service through personal contact with customers to enhance current relationships or builds new relationships.

- Represents the Bank at community functions to enhance its image and develop new lending business.
- Develops and maintains strong relationships with existing customers.
- Continuously markets the Bank's lending services to the local real estate community (i.e., real estate agents; construction companies).
- Cross-sells non-loan related products and services to customers.
- Works with prospective loan customers to obtain lending business for the Bank.
- Answers customer questions and fully addresses their concerns.
- Manages difficult customer situations and treats others with respect.

Initiates, reviews, and closes new mortgage and consumer loan requests in accordance with established procedures.

- Interviews prospective loan customers.
- Screens mortgage and consumer loan requests based on the types of mortgage loans actually offered by the Bank.
- Obtains relevant and required financial information (i.e., credit reports, background checks) needed for prospective loan customers.
- Ensures loan requests conforms to the Bank's current product offerings.

- Performs credit underwriting and compares to Bank's underwriting guidelines contained in Lending Policy. (Debt to income ratios and commercial debt service ratios).
- Compiles all relevant loan requests and financial information into a uniform narrative format.
- Presents loan requests to Bank's Loan Committee for approval or denial.

Performs other duties as assigned by the manager.

MINIMUM JOB REQUIREMENTS:

- High school graduate.
- College degree or one to two years of lending experience in a bank preferred.
- Ability to work with minimum supervision and maintain strict confidentiality.
- Excellent interpersonal and written and verbal communication skills.
- Strong customer service orientation.
- Sales and business development skills.
- Must be detail-oriented and capable of multi-tasking.
- Ability to supervise, lead, and motivate others.
- Strong problem resolution and organizational skills.
- Maintains adequate knowledge of all applicable banking laws and regulations.