

Position: Mortgage Loan Originator

Department: Loan Origination

Under the direction of the SVP - Retail Lending, originates mortgage and consumer loans. Performs a wide range of administrative duties in support of the Mortgage Origination Department in conformance with established Bank policies and procedures. Successfully completes initial and on-going training programs including on-line courses to maintain comprehensive understanding of pertinent topics as the Bank deems necessary from time to time.

Primary Responsibilities:

- Performs any functions necessary, within scope of authority and expertise, to provide stellar customer service and to increase the productivity and profitability of the Bank.
- Maintains high ethical standards while performing all duties in accordance with the Bank's internal policies and procedures and within legal regulatory and compliance guidelines.
- Actively solicits investment grade mortgage loan applications and other loan products within the region assigned.
- Works directly with applicants on a daily basis to assure customer satisfaction and timely turn around to commitment and closing.
- Meets periodically with realtors, attorneys, corporations and other organizations associated with the mortgage financing business in order to maintain a strong mortgage lending image.
- Works closely with branch office staff in regional proximity to maintain a uniform standard of excellence in the mortgage application process.
- Creates new business cross-selling opportunities related to mortgage origination activities.
- Supports all loan processing efforts at the Main office to expedite documentation requirements and subsequent loan approvals.
- Submits written activity reports and related feedback on a timely basis to management.
- Maintains knowledge of loan origination system, secondary marketing activities, customer servicing standards and related detail.
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Other Responsibilities:

- May perform a variety of related duties as may be required or assigned to maintain the Bank's service and work standards.
- Operates as a team player, performing other tasks as requested.

The above is a description of the ordinary duties of the position. It should be expected that other duties, both related and unrelated to the above, may be assigned and, therefore, required.

Position Requirements:

- Associates degree plus specialized course work and training.
- Two to four years of experience in Bank lending.
- Demonstrated communication, customer service and organization skills.
- Able to use various types of office equipment