

Mortgage Loan Officer

Job Description

Mortgage Loan Officer will originate mortgage loans in full compliance with the Bank's Loan Policy as well as maintain compliance with all applicable federal, state, and local regulations, laws, and agency requirements for 1-4 Family residential mortgage lending.

Primary Responsibilities/Duties

- Establishes and maintains relationships with realtors, bank officers, builders and new home sales representatives in order to develop and retain existing business;
- Meets with applicants/borrowers and acts as a mortgage loan advisor in order to determine the best loan product to accomplish the desired outcome for the particular situation in accordance with Bank Loan Policy.
- Obtains necessary applicant/borrower information to accurately complete a loan application and maintains strict confidentiality with the information received.
- Complies with and provides all disclosures applicable to residential mortgage lending rules, regulations and guidelines to the applicant/borrower within the timeframes required by regulation or law.
- Collects and retains required documentation and information necessary for processing and approval of the mortgage loan request.
- Maintains appropriate communication with applicant/borrower throughout the loan application process to assure loan timely approval and closing.
- Attends necessary training required to maintain and assure a high level of knowledge in the mortgage loan industry and to maintain any necessary certifications.
- Performs all duties with the utmost integrity, honesty, confidentiality and superior level of respect for the applicant/borrower.
- Other duties deemed necessary in order to deliver excellent customer service and a high quality delivery of products to both the applicant/borrower and other Bank staff.

Required Skills / Qualifications

- Minimum 2-years' experience as a successful mortgage loan originator.
- Must have excellent customer service skills and be able to work in a team environment.
- Must be proficient with computers, with basic to Intermediate computer skills in Microsoft Office, including Word, Excel, and Outlook required.
- Must have excellent written and oral communication skills.
- Must be adaptable to the changes in the mortgage market.
- Must be a self-starter.
- Must have an active NMLS license.
- High school graduate; College bachelor's degree preferred.

PHYSICAL REQUIREMENTS & WORKING CONDITIONS: Sitting or standing for long periods of time, walking, finger dexterity, repetitive motions, talking, hearing and visual acuity. Professional office environment. Occasional lifting of storage boxes.

FIRST LIBERTY BANK IS AN EQUAL OPPORTUNITY EMPLOYER –M/F/Vets/Disabled

4/2019 Revised