



Mortgage Originator

Job Description

CORE INFORMATION

Job Title:	Mortgage Originator
Salary Grade:	8

HR INFORMATION

FLSA Classification:	Non-Exempt
EEO Code:	Sales Workers

ORGANIZATION

Department:	Mortgage
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Supervisory Responsibilities

Individual Contributor				
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Level of Supervision Received

<input checked="" type="checkbox"/>	Under general supervision, proceeds alone on regular duties, referring questionable cases to supervisor.
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DESCRIPTION OF ESSENTIAL DUTIES AND RESPONSIBILITIES:

Participate in the development and implementation of the Bank's external mortgage origination process. In collaboration with mortgage sales team leader, develop strategies which will enable the Bank to remain competitive in the changing marketplace and meet its objectives and goals. Reports to the Team Leader, Residential Lending.

Essential Job Duties

Sales	<p>Develop and coordinate the Bank's mortgage call program in assigned area focusing on referral sources such as realtors, attorneys, and branch staff.</p> <p>Perform phone duty assignments as required by being available to answer cold call customers' questions and give them guidance.</p> <p>Interview mortgage applicants, assist customer in completing application and collect documentation to support application information.</p> <p>Explain different financing, mortgage programs and their requirements including risk based pricing.</p> <p>Analyze customer's financial posture. Determine if it meets the loan criteria established by the Bank.</p> <p>Complete application package, submit information to Loan Origination System, and submit file to mortgage processing.</p> <p>Maintain contact on loan progress with processors and customers to provide assistance in collecting additional data as may be needed.</p> <p>Follow up post closing with customers to ensure total satisfaction.</p> <p>Submit monthly reports, as required, to team leader on a timely basis.</p> <p>Maintain a high profile with and participate in local community groups and organizations, increasing the Bank's visibility within the community.</p> <p>Comply with all S.A.F.E. Act regulations including keeping registration information (including but not limited to name, home address and work address) up to date and status as active.</p> <p>Provide N.M.L.S. registration number to consumers upon request and in all written communications in accordance with law, specifically on e-mail signatures and business</p>
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Additional Job Duties

Perform other related duties as required.

Required (for all Jobs)

Must maintain thorough knowledge of and comply with all applicable laws and regulations, including BSA/AML and Privacy requirements, as set forth in the Bank's policies, procedures, and programs.
This position requires consistent regular attendance.

SKILLS

Required Skills

Communication and Interpersonal Skills:	Must communicate effectively using all mediums including but not limited to dealing with customers, clients, and employees on the telephone, in person, and in writing. Ability to speak effectively in one-on-one or small group situations. Strong customer service skills required
Computer Skills:	Microsoft Office. Must be able to learn and work with any job relevant or industry specific software programs employed by the bank. List any specific software/computer skill requirements utilizing the "Other" field.
Organizational Skills:	Ability to work in a fast-paced environment with ability to juggle multiple projects and/or tasks while maintaining accuracy to the highest level. Ability to meet deadlines and prioritize workflow. Strong attention to detail and task oriented. Uses time efficiently.
Problem Solving Skills:	Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving concrete variables in standardized situations.
Team Player:	Ability to work well in a team-oriented environment.

Additional Skills

Skill/Ability	Description	Proficiency
Sales Skills: Must have exemplary sales skills and a proven track record in the financial services industry. Must have/implement excellent deal closing skills with a focus on customer satisfaction.		Advanced
Analytical & Reasoning Skills: Ability to define problems, collect data, establish facts and draw valid conclusions. Ability to interpret an extensive variety of instructions and deal with several abstract and concrete variables.	Must be able to analyze customers financial ability and communicate financial product options to the customer.	Advanced
Product Knowledge: Ability and interest in continually improving knowledge and understanding of bank products and services.		Intermediate
Written Communication: Ability to write business correspondence (list any specific requirements).	Must have ability to write routine reports and correspondence.	Intermediate
Mathematic Skills: Ability to use a calculator (list any specific requirements).	Must be able to compute basic mathematical exercises such as fractions, percentages, commissions, estimating, rounding. Must be able to use a financial calculator.	Intermediate
Other:	Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.	Intermediate
Other:	Basics in Outlook, Word, Excel, proficient in EZLender, and MortgageBot. Must be able to learn new software as required.	Intermediate

Required Leadership and Management Skills

✓	Must follow, support and implement Bank Quality Service Standards.
✓	Must be able to serve as a role model by exhibiting professionalism, observing confidentiality, promoting service awareness, being operationally sound, and possessing strong leadership and teamwork skills.
✓	Must be able to communicate and provide consistent support of the strategic goals of the Bank.

Additional Leadership and Management Skills

Skill/Ability	Description	Proficiency
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PHYSICAL & MENTAL DEMANDS / WORKING CONDITIONS**Physical and Mental Demands**

	Physical Demands		Additional Details
✓	Must be able to be sedentary for extended periods of time.		
✓	Must be able to lift and/or move:	Up to 10 lbs	transporting laptop computer
✓	Must be able to focus and not be easily distracted.		
✓	Must be able to travel offsite to different locations.		
✓	Must be flexible in working hours for business needs and/or to attend Bank functions and events.		
✓	Must be able to drive and maintain vehicle. Must have a valid driver's license and possess a clean driving record.		

Working Conditions

	Working Conditions	Additional Details
✓	Busy office environment with moderate noise: computers, printers, phones, and customer traffic.	

QUALIFICATIONS**Licenses and Certifications**

Registered with the National Mortgage Licensing System (NMLS)		Required
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Education

4 Year / Bachelors Degree or equivalent work experience		Required
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Experience

2-5 years	sales or origination experience	Required
2-5 years	banking experience	Preferred

This position description is not intended to be a complete list of all responsibilities, duties or skills required for the job and is subject to review and change at any time, with or without notice, in accordance with the needs of Union Savings Bank. Since no position description can detail all the duties and responsibilities that may be required from time to time in the performance of a job, duties and responsibilities that may be inherent in a job, reasonably required for its performance, or required due to the changing nature of the job shall also be considered part of the job holder's responsibility.