

Chelsea Groton Bank

An extraordinary bank where employees love to work and customers love to do business. We are big enough to handle all of our customers' needs, but small enough to do it with a personal touch.

Mortgage Loan Officer

Job Description

This position originates residential mortgage loans, adhering to internal, regulatory and secondary market guidelines. This position fosters and cultivates business relationships with diverse members of the community to generate mortgage business to meet sales goals and objectives.

Interviews prospective applicants and assesses and matches customer needs with the appropriate mortgage or home equity product.

Obtains necessary documentation from applicant and performs the appropriate calculations needed to ensure applicant qualifies for intended mortgage product. Works with Loan Opener to deliver completed origination package to facilitate timely and accurate processing of the application.

Maintains existing referral and customer base and initiates new relationships among professional and community contacts to expand customer base. Participates in diverse community activities to foster and cultivate relationships.

Continually develops and maintains specialized knowledge of internal, regulatory and secondary market guidelines. Acquires and maintains comprehensive understanding of all products offered.

Prepares all applicable compliance documents within required timeframes.

Performs loan pricing adhering to internal and investor guidelines.

Plays a key role in facilitating the mortgage processing of the loan to achieve customer satisfaction and meet investor requirements. Responds to and resolves customer issues and may participate in obtaining required documents from the applicant throughout the process.

Job Requirements

Bachelors Degree or its equivalent in specialized course work and training. Five years progressively responsible mortgage origination experience or related sales experience. Demonstrated knowledge of mortgage lending functions involving financial statement analysis, credit risk, installment lending, and general business finance. Working knowledge of Bank products and services. Excellent communication, negotiation and organizational skills. Proven sales ability. Must have the ability to operate laptop computer and associated peripherals both inside and outside Bank facilities using Bank mortgage software. Local travel is required.

Employment Type

Full Time

Apply

www.chelseagroton.com