



LOAN ORIGINATOR OPPORTUNITY

1160 Silas Deane Hwy., Ste. 402, Wethersfield, CT 06109

QUESTIONS TO YOU PERSONALLY

1. *Are you happy with where you are?*
2. *Should your income be more than it is?*
3. *Are you looking for higher personal financial growth?*
4. *Are you restricted in your financial growth?*
5. *Are you a better loan officer than your present position provides?*

If yes, consider joining a dynamic...

Key Responsibilities

- Generate new originations through existing relationships within the community, specifically with the real estate community. Initiate new relationships among professional and community contacts to expand customer base.
- Accurately pre-qualify clients, completing the loan application and gathering the necessary paperwork to begin the loan process. Obtain and analyze credit report.
- Work closely with loan processor throughout the life of the loan to ensure accuracy and timely closing.
- Counsel the client about all the different types of loans and credit options that are available, as well as the terms of those services
- Review loan agreements to ensure that they are complete and accurate according to policy.
- Handle customer complaints and take appropriate action to resolve them
- Market Village products promoting Village's services that may meet customers' needs
- Continually develop and maintain specialized knowledge of internal, regulatory and secondary market guidelines. Acquire and maintain comprehensive understanding of all products offered.
- Participate in continuing education.

Core Competencies

Flexible, Detail Oriented, Proven sales ability, Customer focus, Team working, Initiative, Problem solving, Organized, Self-motivated

General

- Adopt the Village culture of Professionalism, Integrity, Effectiveness and Dynamic attitude that contributes to an internal environment of teamwork and promotes a positive brand image to our external customers.
- Comply with Village procedures, policies and regulations relevant to this role. Undertake relevant training on Village policies and procedures as delivered by the line manager, the Human Resources department or compliance, risk, internal audit teams either directly or via Digital University.
- Computer skills: good working knowledge of MS Office
- Communicate effectively with others, both verbally and in writing
- Proven ability to manage time, meet deadlines and prioritize
- Maintain standards and professionalism during periods of fluctuating workloads
- Provide professional service to direct customers of Village Mortgage in all interactions.
- Maintain team standards through supporting other team members in the Underwriting team in achieving their service/quality levels and targets, as required.
- Build effective working relationships with other team members.
- Manage daily tasks to ensure business needs are consistently met.

Education and Qualifications

- The federal Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) requires all mortgage loan originators to take at least 20 hours of pre-license educational courses. Some of the courses may include:
 - Mortgage principles
 - Mortgage loan origination
 - Real Estate Settlement Procedures Act (RESPA)
 - Homeowner's Protection Act (HPA)
 - Truth in Lending Act (TILA)
 - Privacy laws
 - Fair lending laws
 - Loan process and underwriting
- Federal law also includes passing the SAFE MLO test, a written examination that satisfies any state and federal test requirements. A mortgage originator may complete the written examination prior to taking the educational courses. In addition to the pre-licensed education, continuing education is also required annually.
- 1 year mortgage originations experience, preferably with conventional, government and first homebuyer loan programs

- Has closed a minimum of 15 loans in the past 12 months
- High School Diploma or equivalent.

Village Mortgage continues to be a leader in mortgage lending, celebrating 20 years of helping people become homeowners. We offer innovative technologies, an expansive mortgage product line, competitive rates, and exemplary customer service that makes Village Mortgage New England's premiere choice for local mortgage lending. Village Mortgage has over 120 employees in 20 offices throughout Connecticut, Massachusetts and Maine, and is licensed in Connecticut, Massachusetts, Rhode Island, New Hampshire, Vermont, Maine and Florida. Village Mortgage Company offers USDA, FHA, and VA mortgage financing, and is a direct seller and servicer for both Fannie Mae and Freddie Mac.

To learn more about Village Mortgage, visit <https://villagemtg.com>