



POSITION DESCRIPTION

POSITION: MORTGAGE ORIGINATOR

FUNCTION: Solicits residential loan applications by calling on and maintaining contacts with real estate agents/brokers and residential real estate builders/developers, contacting potential applications, and being active and visible in the community. Interviews residential real estate loan applicants, completes applications, forwards to Mortgage Processing and works with processing team to close loan in timely manner. Ensures exceptional customer service by maintaining thorough knowledge of lending programs, policies, procedures and regulatory requirements, demonstrating a commitment to professional ethics, complying with all Federal and State compliance policies and adhering to HMDA requirements.

GENERAL DESCRIPTION OF DUTIES:

- Primary: Establishes and implements on-going sales call program directed toward developing relationships with Realtors, builders, lawyers, accountant and business owners to ensure a continuous reference source for mortgages and loans.
- Handles inquiries from applicants and bank personnel, interview potential customers, take a complete application and set proper expectations with customer (incl. referral source) regarding loan application process.
- Maintain high level of customer service by clearly communicating terms of loan options, follow up, and availability to answer questions
- Compiles and analyzes data for residential real estate loan requests.
- Evaluates loan applications and documentations for credit worthiness
- Outlines loan terms and conditions and informs the borrower of loan commitments.
- Prepares residential loan packages in accordance with bank standards.
- Effectively utilize Pipeline management to properly track and effectively manage loans on a daily basis.
- Keeps management apprised of competitive product, pricing and marketing activities.
- Makes recommendations to the Residential Mortgage and Consumer Loan Manager to update or add to residential loan products, terms and conditions on a case-by-case basis.
- Resolves customer complaints.
- Conducts meetings and seminars with realtors and other groups with the aim of cultivating relationships
- Takes part in the planning and presentation of seminars pertinent to existing and potential Bank customers, i.e. First Time Homebuyers Program.
- Participates in civic functions in the Bank's assessment area to create community awareness about the bank.
- Performs other duties as assigned.
- Completes all required compliance training as assigned in a timely manner

FUNCTIONS SUPERVISED: None

LIST OF POSITIONS SUPERVISED: None