

# Mortgage Loan Officer

**Department:** Lending  
**Reports To:** Vice President of Lending  
**Direct Reports:** None  
**FLSA Status:** Non-exempt  
**Revision Date:** April 11, 2013

**Position Summary:** The focus of this position is the origination and closing of new residential mortgage loans. A successful candidate will develop new business by building and maintaining relationships with real estate agents and other key individuals and organizations in the community. This position is also responsible for ensuring the accuracy of all files as well as regulatory compliance.

**Minimum Qualifications (Education and Experience):** A successful candidate will have a high school diploma or equivalent and have a minimum of 2 years of mortgage origination experience. This person must be a self-starter, enjoy working in a fast paced environment and have a proven record of success in mortgage originations.

**Essential Position Functions:**

- Identify prospective borrowers who need a mortgage loan
- Analyze prospective borrower's financial position and advise which mortgage products are best suited for the client
- Convince loan prospects of lender's ability to process customer's mortgage loan application in a timely and efficient manner
- Originate loan application and monitor processing to ensure loan is closed as scheduled
- Comply with all state and federal regulations as it relates to mortgage loans
- Develop an effective network of realtors, contractors, and other financial professionals for their referrals of mortgage loan prospects
- Maintain client base of satisfied buyers, sellers, as well as listing and selling agents, in order to obtain future referrals
- Maximize marketing efforts by actively participating in marketing campaigns
- Maintain knowledge of mortgage underwriting criteria

**Skills, Knowledge, and Abilities:**

- Working knowledge of Microsoft Windows, Word, Excel, Outlook e-mail, or similar applications
- Excellent verbal and written communication skills
- Attention to detail
- Working knowledge of consumer and mortgage loans
- In-depth knowledge of mortgage lending, including compliance

I have read and understand the contents of this job description and understand this job description is intended to convey information essential to understanding the scope of the position and it is not intended to be an exhaustive list of skills, efforts, duties, responsibilities, or working conditions associated with the position.

\_\_\_\_\_  
Associate Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Manager Signature

\_\_\_\_\_  
Date

## PHYSICAL REQUIREMENTS

	NOT REQUIRED	OCCASIONALLY (33%)	FREQUENTLY (66%)	CONTINUOUSLY (100%)
<b>Standing</b>		x		
<b>Walking</b>		x		
<b>Sitting</b>			x	
<b>Lifting</b> - Must be able to lift weight of under 5-10 pounds frequently		x		
<b>Carrying</b>		x		
<b>Pushing</b>	x			
<b>Pulling</b>	x			
<b>Climbing</b>		x		
<b>Balancing</b>	x			
<b>Stooping</b>	x			
<b>Kneeling</b>	x			
<b>Crawling</b>	x			
<b>Reaching</b>		x		
<b>Handling</b>	x			
<b>Speaking</b>			x	
<b>Hearing</b>				x
<b>Seeing</b>				x
<b>Color Vision</b>			x	
<b>Depth Perception</b>				x