



Job Posting

Position: Mortgage Loan Specialist

Date Posted: 01/10/19

Posting Ends: 01/14/19

Department: Residential Real Estate Lending – Peachland Office

Reports to: SVP Residential Lending

Supervises: None

Summary: Originates first mortgage loans, promotes the financial institution and its lending services to the real estate community.

Job Requirements:

- Three years residential lending experience in a financial institution or loan office setting.
- Good sales, organizational, managerial and interpersonal skills.
- Must register or be registered with the National Mortgage Licensing Service (NMLS).
- Must meet or exceed the standards set forth by the NMLS to qualify as a Mortgage Loan Originator (MLO) Including, but not limited to a high level of financial responsibility, character and general fitness.
- Good oral and written communication skills in order to effectively communicate with customers and real estate agents about the financial institution's loan programs and policies.
- Ability to learn, comprehend and follow financial institution policies and procedures regarding the lending process.
- Familiarity with basic office equipment.
- Excellent internal and external customer service skills

Specific Job Functions:

- Solicits first mortgage loans. Inform prospective loan clients of the financial institution's underwriting guidelines and applicable government regulations.
- Personally interviews all loan applicants.
- Completes each loan application and all pre-processing functions in a timely manner to ensure compliance with regulations.
- Screens loan requests based on financial institution policies and on types of loans offered by the institution.
- Personally answers incoming phone calls and schedules appointments.
- Communicates complex approvals or denials to the borrower.
- Distributes market data, rate flyers and general loan information to the real estate community as directed by financial institution management.
- Promotes and participates in the financial institution's special credit programs and other CRA programs.
- Actively participates in local business and community activities and maintains close contact with local builders, real estate brokers and agents, customers and prospects.

- Maintain a reasonable knowledge of the Bank Secrecy Act and Anti-Money Laundering Policies and regulatory requirements that are specific to your department.
- All other duties as assigned

If you are interested in applying for this position, please contact Human Resources and complete the Internal Application located on the Intranet. Send completed form to Human Resources for processing.