

Position Title: Mortgage Loan Officer
Reports to: Vice President | Mortgage Lending
Category: Non-Exempt / Draw & Commissions
Status: Regular Full-Time

Position summary:

The Mortgage Loan Originator's primary responsibility is to establish and maintain relationships with local professionals including realtors, brokers, accountants, attorneys and other referral networks within our lending areas, to ensure continued mortgage loan volumes and quality growth. Another critical function of this position is to assist in establishing a strong relationship between members and the credit union during and after the origination process by providing general credit union information and cross selling additional credit union products and services.

This position is performance driven and involves a Draw & Commissions; we also offer a full benefits package.

Tasks:

Responsibilities include, but are not limited to the following:

- Develops business relationships within assigned territories,
- Maintains a quality network of real estate professionals, builders and other business referral sources
- Actively participates in business related development opportunities and community efforts to increase credit union visibility, enhance business opportunities and promote home ownership
- Participates in closings when necessary
- Maintains flexible hours and has a willingness and ability to meet with members and brokers at night and/or on weekends.
- Maintains knowledge of credit union's core and mortgage loan origination systems.
- Meets with members, builders and realtors to discuss loan options,
- Interviews applicant and completes a mortgage loan application,
- Identifies the appropriate product offering and negotiates the terms of a loan
- Gathers and forwards all required information and documents to the Mortgage Lending department for processing
- Completes preliminary analysis and evaluation of loan request according to applicable underwriting guidelines in effect

- Maintains relationships with assigned preferred business partners including but not limited to builders and realtors to ensure desired volumes and quality
- Works professionally with vendor personnel and provides any information and support necessary to close and fund mortgages quickly and efficiently.
- Assists in the development and execution of the *Mortgage Lending Business Plan* with the goal of ensuring desired mortgage loan growth.
- Maintains knowledge of available real estate loan products,
- Acts as the primary resource in answering all mortgage loan related questions and concerns from members.
- Maintains knowledge of all credit union policies, procedures and guidelines
- Provides follow-up support to underwriting and/or processing
- Contacts applicant, broker and other sources to obtain additional information, clarification, and/or documentation needed to facilitate the final underwriting decision.
- Based on information provided by the Mortgage Loan Department, recommends additional products and services to benefit the member.
- Performs necessary activity to help ensure TFCU retains mortgage loan and relationship for an extended period of time.
- Initiates immediate contact with members to addresses loan pay offs and refinances.
- Demonstrates a commitment to professional ethics and complies with all Federal, State and local laws, regulations and compliance policies.
- Remains current and up to date on current processes and products
- Trains new outside originators in business development techniques (as necessary) to ensure consistency and continuity in credit union efforts.
- Performs other duties as required.

Basic Qualifications:

- Willingness to work in position that involves salary and commissions.
- Working knowledge of Microsoft Office products.
- Goal oriented.
- Working knowledge of both portfolio and secondary market mortgage loan products.
- Working knowledge of mortgage loan origination systems.
- Good verbal and written communication skills.
- Strong attention to detail.
- Aptitude to work in an organized and structured manner.

- NMLS license required, pursuant to the Safe Act requirements, MLO will be required to register and to submit to the required Safe Act background check and registration process. Failure to obtain and/or maintain Safe Act Registration may result in your immediate termination.
- Periodic lifting of up to thirty-five pounds may be required.
- Bending, squatting, twisting, kneeling and reaching above and below the shoulder may be required.

Preferred Skills/Experience:

- Five years lending and mortgage experience.
- Financial institution or credit union experience preferred.
- Thorough knowledge of Tidemark FCU's products and service.
- Thorough knowledge of mortgage regulatory, policy and compliance issues.

X _____
Employee Signature Date

X _____
Manager Signature Date