

Mortgage Loan Officer

This position is with a worldwide company that offers great benefits and a good business environment. Positions need to be filled immediately.

Job Title: Mortgage Loan Officer

Department: Mortgage

Reports To: Area Sales Manager

PURPOSE:

The role of the Mortgage Loan Officer is to represent the company and to originate residential real estate, mortgage loans and home equity loans. This includes obtaining applications as well as coordinating and assisting in the processing and closing of loans. The Loan Officer will develop and maintain existing client relationships as well as identify and engage potential customers.

ESSENTIAL ACCOUNTABILITIES:

- Promote loans through public contact and company affiliates
- Develop relationships with new and current Realtors, builders and borrowers to promote continuous business
- Promote ancillary products
- Interview and pre-qualify prospective borrowers
- Advise borrowers of lock-in policy and ensure lock requests are completed accurately
- Inform borrowers and related parties of loan options, market conditions, documents and other requirements needed to close the loan
- Review new loan guidelines, programs, updates and changes
- Assist operations personnel in processing and closing loans.

POSITION REQUIREMENTS:

Education:

Minimum:

- High school diploma or equivalent, college degree preferred

Work Experience:

Minimum:

- Minimum of 2 years of mortgage banking experience
- Sales experience to include the following areas:
 - Self Sourced Business Leads
 - Proven Production exceeding 12 million annually
 - Ability to build quality customer relationships
 - Detail oriented with a strong work ethic
 - Strong sales and customer service skills
 - Demonstrated leadership skills and strong integrity
 - Computer literate with demonstrated PC skills
 - Excellent math, analytical and time management skills
 - Excellent written, verbal and listening skills
 - Strong interpersonal skills and a professional demeanor

Technical Competencies:

Minimum:

- Knowledge of PC Environments to include Microsoft Word, Excel, PowerPoint, Outlook
- Knowledge of web enabled applications
- Basic ability to analyze financials and business plans

Personal Competencies:

- Leadership
- Persuasiveness
- Interpersonal / Relationship Management
- Organizational/time management
- Decision Making and Problem Solving
- Excellent communication skills (verbal, written, negotiating, listening)
- Sales aptitude
- Self-motivated
- Resourceful-able to translate initiatives into action
- Models high performing levels of performance, motivation and personal integrity aligned with company corporate values.

Physical Requirements:

- Must be able to perform essential responsibilities with or without reasonable accommodation.

Work Environment:

- 40-60% of travel could be required based on region
- Work home environment may be needed