

JOB DESCRIPTION

JOB TITLE: Mortgage Banker
DEPARTMENT: Mortgage
REPORTS TO: Senior Mortgage Banker
FSLA Status: Exempt

POSITION SUMMARY: Originates and closes secured real estate loans for in accordance with established lending objectives, policies and procedures. Establishes and maintains strong relationships with existing and potential real estate customers, real estate agents and other financial institutions. Maximizes customer relationships through cross sales.

PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES: (95%)

- (45%) 1. Interview applicants and requests specified information for loan application; requests appraisals, applicant credit reports, background checks, reference checks, and appropriate credit documentation to evaluate loan applications; analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan; and corresponds with or interviews applicant or creditors to resolve questions regarding application information.
- Assists Senior Mortgage Banker to compile loan package and facilitates negotiation with applicant according to established standards, such as fees, loan repayment options, and other credit terms; refers loan to underwriting for approval; ensures loan commitment is complete and accurate according to federal guidelines; assures timely loan closing and funding activities.
- Assists customers with inquiries and information requests, and resolves complaints relating to loan products and services offered.
- (20%) 2. Processing and closing mortgage loans. (i.e. Verify all necessary documentation for underwriting; prepare files for underwriting and closing; follow-up on all requests)
- (10%) 2. Establish and maintain positive working relationships with loan businesses, brokers, builders, CPA's, attorneys and other organizations to provide information regarding the lending programs and policies.
- (10%) 3. Participate in the Bank's business development activities, represent the Bank in industry and professional associations, community organizations, local business groups, etc., and promote the Bank's favorable image.
- (10%) 4. Serves as backup for the Senior Mortgage Processor when needed.

SECONDARY DUTIES AND RESPONSIBILITIES: (5%)

1. Maintains educational and professional expertise through attendance at job related seminars, conferences and workshops and involvement in professional, civic and community groups in leadership positions.
2. Other duties may be assigned.

The statements contained in this job description describe the general nature and level of work being performed by the person accepting this role. "Secondary Duties and Responsibilities" are considered incidental or secondary to the overall purpose of the job. This job description does not state or imply the only duties and responsibilities assigned to this job. Employees holding this job will be required to perform any other job-related duties requested by management. All job requirements are subject to possible modification to reasonably accommodate individuals with a disability.

ROLE QUALIFICATIONS:**Education**

- Bachelor's degree (B. A.) from four-year college or university in the field of business, including specific courses in accounting, finance, and economics

Experience

- 4-5 years related sales/originating experience and/or training
- Or equivalent combination of education and experience

Other Skills/Characteristics

- Proven sales ability
- Sales management skills
- Drive/Initiative
- Negotiation skills
- Demonstrates leadership and motivational skills/abilities

Performance Measures

- Originates minimum loan production of 2.7 MM annually.
- Maintains in-house portfolio of 4 MM.
- Performs tasks independently, with little direction from the supervisor

By signing below, I acknowledge I have read and understand the Job Description above.

Employee Signature_____ Date_____