



Mortgage Lender

FUNCTIONAL TITLE: Mortgage Lender

DEPARTMENT/DIVISION: Mortgage Banking Department

REPORTS TO: Mortgage Loan Head, Branch President

SKILLS REQUIRED: Strong sales skills and a strong desire to be an intricate part of the local real estate market, and real estate business in general. Must be able to meet and work effectively with real estate developers, agents, buyers, consumers, and Bank personnel in the origination of mortgage loans.

JOB SUMMARY: Searches out, identifies, and obtains applications for quality mortgage loans. May be assigned to work with cases referred by the Bank loan officers.

PRIMARY DUTIES:

1. Through a program of business development calls, establishes an effective network of mortgage referral sources such as realtors, contractors, attorneys, personnel managers, financial planners, accountants, etc.
2. Develops and maintains personal marketing strategies and campaigns.
3. Convince loan prospects of lenders' ability to process customers' mortgage loan applications in a timely and efficient manner.
4. Conducts sales and training meetings on new and existing programs.
5. Maintain knowledge of lender's underwriting criteria. Effectively screen prospects to identify those most likely to meet lenders' underwriting criteria.
6. Takes detailed loan application, assists with processing file, and resolves problems. Coordinates closings with all parties involved.
7. Consults as needed with customers and Bank Officers regarding mortgage loan programs, loan rates, and general qualifying requirements.
8. Performs other tasks requested by supervisor as they relate to the Bank and its functions.
9. Maintains compliance with Bank Secrecy Act/Anti-Money Laundering Policy of Procedures, and regulations related to the implementation of such procedures.
10. Maintains compliance with all internal policies, procedures and regulations issued by State or Federal regulators.