

External Mortgage Loan Officer

Full Time

Sales

Casselberry, FL, US

Summary

Works with branch team and members by telephone, in person, email and mail to provide a positive member experience. This is an outside sales / business development role as the External Mortgage Loan Officer attends functions or networking events outside of the office to promote and cross-sell various products and services. In this role, you will continually source, develop, and maintain a quality network of relationships that serves as a source of referrals.

Ideally, you network should consist of real estate professionals, builders, professional and personal contacts, as well as other valuable referral sources with the objective of servicing, maintaining, developing new relationships, increasing the loan portfolio, increasing revenue and identifying current and potential lending opportunities for the credit union. This person will provide personalized attention to all credit union members, attract new members and build and increase Orlando Credit Union's brand in the communities we serve. Interpersonal communication skills are key in this role and previous residential lending experience is required.

Essential Duties and Responsibilities

- Compliance with the Compliance with Bank Secrecy Act, OFAC and USA PATRIOT Act including Customer Identification Program, customer due diligence, identifying high risk accounts, reporting suspicious activities to Supervisor or other credit union leadership.
- Works with completed loan application or personally interviews applicant by phone or in person and requests specified information for loan application.
- Analyzes applicant financial status, credit, and available equity to determine feasibility of granting loan. Submits application to Mortgage Loan Processor for verification of information provided.
- Corresponds with or interviews applicants or creditors to resolve questions regarding application information.
- Orders appraisal when it is rendered that the borrower has enough equity to proceed with a loan application.
- Ensures Loan Estimate and all disclosures are sent to members in accordance with RESPA Guidelines.
- Confers with department personnel to aid in resolving mortgage application problems.
- Analyzes potential lending opportunities involved in each lending situation to further assist the borrower and increase the credit union's lending portfolio.
- Cross sells borrowers on the benefits of utilizing other credit union services.
- Represent OCU at external events to create awareness about Orlando Credit Union home loan products.
- Works with Real Estate Agents and community partners to develop deeper relationships and a greater understanding of OCU's home loan products.
- Support the Credit Union's culture of compliance by understanding and complying with all federal and state regulations, including the Bank Secrecy Act and OFAC as applicable, including but not limited to adherence with BSA/AML and OFAC policies and procedures regarding large currency

transactions, monetary instruments, wire transfers, member identification, OFAC screening, the completion of training, and reporting suspicious activity to the BSA Officer.

- Other duties as assigned.

Education

- Licensed through NMLS in Florida (required).
- Required 3 years' experience in mortgage origination and sales (preferred).
- Associate degree or higher in Business, Finance, or related field (preferred).

Basic Skills

- Interpersonal communication skills are key in this role and previous residential lending experience is required.
- Comprehensive understanding of real estate lending products (required).
- Demonstrated verbal, mathematical, and written communications skills (required)
- Display accuracy and professionalism (required).
- Experience with Episys Quest (Symitar) (desired).
- Proficiency in Microsoft Office (preferred).
- Self-starter with the ability to provide results with limited supervision.
- Must be able to communicate and interact with all levels of the organization.
- Must be able to communicate with a wide variety of third-party vendors and branch support teams.
- Support and promote all credit union initiatives.

Additional

- Ability to read and interpret Credit Reporting data.

Additional Requirements

- Candidates must satisfactorily pass a criminal background check, drug screening, and credit check. The position is contingent upon meeting these prerequisite requirements.
- Staff are normally assigned to one branch, office location, or remote worksite, but will be required on occasion to work from a different location or branch and attend in-person meetings. Reliable transportation is necessary to fulfill this requirement.
- Candidates and employees may be assessed for their ability to perform the position's essential duties.

Benefits:

- Medical insurance
- Dental insurance
- Vision insurance
- 401(k)
- Paid time off
- Paid holidays
- Employee discounts
- Tuition Reimbursement
- Professional Counseling & Family Support
- Additional benefits

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed above are representative of the knowledge, skill, and /or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Physical requirements involve performing general office activities. The employee must be able to remain in a stationary position 70 percent of the time; frequently operate a telephone, computer, printer, copier, scanner, and fax machine; and occasionally move about inside the office to access file cabinets, office machinery, etc. Must frequently walk, reach with hands and arms, and will occasionally lift up to 25 pounds. All the positions at *Orlando Credit Union* require visual acuity, and the ability to communicate orally.

To perform this job successfully, an individual must be able to satisfactorily perform each essential duty with or without accommodation. The requirements listed above are representative of the knowledge, skill, physical demands and /or ability necessary to achieve success in this role. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. Link: [Accommodations | U.S. Department of Labor \(dol.gov\)](#)

Orlando Credit Union is an Equal Opportunity Employer

As an equal opportunity employer, Orlando Credit Union does not discriminate against any employee or candidate on the basis of age, race, gender identity, gender expression, genetic information, national origin, physical or mental disability, protected veteran status, religion, sex (including pregnancy), sexual orientation, or any other characteristic protected by all applicable federal, state, and local laws.

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