

## Mortgage Loan Officer / Originator

Family First Credit Union (\$143 Million in Assets with over 12,000 members) is a fast-growing institution with many opportunities for professional growth. We are seeking an experienced Mortgage Loan Officer/Originator with strong communication and analysis skills to join our team and assist loan applicants in securing the ideal mortgage for their new home purchase.

### Duties:

- Prospect, develop, and maintain relationships with members, and referral partners such as realtors.
- Collect and analyze prospective buyer income, assets and liabilities, background check, and loan application documents to determine creditworthiness.
- Counsel borrowers to understand the pros and cons of different loan products to determine which is best for them.
- Interact with customers, realtors, processors, and underwriters to ensure a smooth transaction.
- Review the loan process by monitoring loan status, term conformity, and regulatory guidelines.
- Exceed our production standards by maintaining an active pipeline.

### Qualifications:

- Several years of experience in real estate, mortgage origination, or lending required.
- Current NMLS State License or Federal NMLS Registration.
- Knowledge of FHA, VA, USDA, conventional, fixed/ adjustable loans, Bridge Loans, Non-Conforming Loans, FNMA and FHLMC, and Home Equity Lines of Credit.
- Knowledge of state and federal regulations, and company underwriting policies and guidelines.
- Possess excellent written and verbal communication skills, superb interpersonal and customer service skills, and exceptional decision-making ability.
- Understanding of loan originator software such as Experian, Blue Sage, or Calyx, and Encompass, highly preferred

### Benefits:

- Salary negotiable upon experience
- Potential Annual Bonus
- Complete benefits package including medical, dental, life, vision, long term, and short term insurance.
- Defined Benefit Plan
- 401 K Plan
- Paid vacation time

### Application Procedure:

Applicants must e-mail a detailed resume and a cover letter to: [search@ffcuga.org](mailto:search@ffcuga.org)