

<b>Job Title</b>	Mortgage Originator
<b>Short Description</b>	Jax Federal Credit Union is seeking a Mortgage Originator to originate first mortgage, HELOAN and HELOC loans through cross-sales and referrals from Jax Federal Credit Union's retail branch network. Involves some outbound calling with pre-screened lists.
<b>Full Description</b>	<p>Jax Federal Credit Union is seeking a Mortgage Originator to originate first mortgage, HELOAN and HELOC loans through cross-sales and referrals from Jax Federal Credit Union's retail branch network. Involves some outbound calling with pre-screened lists.</p> <p>Location: to be determined</p> <p>Status: Full-time (40 hours per week)</p> <p><b>Major Duties and Responsibilities</b>  Represents Jax Federal Credit Union at community and business events to provide visibility and promote the credit union's mortgage lending programs and grow the referral network.  Generates mortgage loan growth for the credit union based on individual loan production goals including First Mortgages, HELOCS and, Home Equity (HELOANS). Attends the Loan Closing meeting. Utilizes the host operating system to generate leads for mortgage loans. Prepares and provides weekly call reports to document mortgage sales activities and pipeline.  Develops relationships and serves the credit union's members by providing mortgage loan origination. Personally contacts and meets with loan applicants. Answers the Mortgage Origination hot line.  Position scope of responsibilities includes product consultation, pre-qualification of borrowers, completes and follows-up on the on-line loan applications using the Mortgage origination system. Performs all pre-processing functions to permit the Loan Estimate and other required disclosures be provided to the borrowers in a timely manner and in compliance with governmental regulations.  Stays informed of current industry trends and market factors which impact lending. Researches new legislation and regulations that may affect the credit union's residential lending policies. Ensures compliance with new regulations by advising senior management. Makes recommendations, as appropriate to the Manager- Mortgage as determined.  Cross-sells other credit union products and services.  Performs other job-related duties as assigned.</p> <p><b>Knowledge and Skills</b>  <b>Experience</b>  Two to five years of experience in a mortgage loan origination position. Strong sales background to include prospecting. Excellent oral, written and interpersonal skills in order to effectively communicate with members, internal and external parties about the credit union's mortgage loan programs. Must meet the SAFE Act registration requirements in order to receive required credentials.</p>

### Education/Certifications/Licenses

The preferred formal education is a Bachelor's degree in a business related field; however, experience may be substituted on a 2:1 basis. The employee must meet and maintain all the requirements as a registered as a mortgage loan originator employed by a federally regulated institution with the Nationwide Mortgage Licensing System & Registry (NMLS). The employee must comply with all provisions of the Act as defined in the Secure and Fair Enforcement of Mortgage Licensing Act of 2008 (S.A.F.E. Act) and Jax Federal Credit Union's licensing procedures.

### Interpersonal Skills

A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive personal contact with others and/or is usually of a personal or sensitive nature. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary.

### Other Skills

Ability to operate independently in a sales oriented environment. Must demonstrate a functional knowledge of secondary guidelines, CFPB lending requirements (TRID, ATR, & QM), the Bank Secrecy Act in addition to other federal laws, including but not limited to: U.S. Patriot Act, Office of Foreign Assets & Control, Anti-Money Laundering, Right to Financial Privacy Act, and the Bank Bribery Act. Knowledge of issues relating to mortgage and member business lending. Strong verbal and written communication skills. Computer Skills: Requires intermediate level proficiency and knowledge of Microsoft Office Suite & with loan origination system programs be demonstrated.

### ADA Requirements

#### Physical Requirements

While performing the duties of this job, the associate is regularly required to use hands to finger, handle, or feel; reach with hands and arms and talk to hear. The associate is occasionally required to stand; walk; sit; climb or balance and stoop, kneel, crouch, or crawl. The associate must occasionally lift/or move up to 10 pounds and occasionally lift and or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

#### Working Conditions

While performing the duties of this job, the associate is occasionally exposed to moving mechanical parts; high, precarious places and risk of electrical shock. The noise level in the work environment is usually moderate.

#### Mental and/or Emotional Requirements

Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team.

Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate the highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

#### Acknowledgment

Nothing in the position description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This Job description is not a contract and should not be constructed as a guarantee of employment for any period of time.

We are an Equal Opportunity Employer and do not discriminate against employees or applicants based on race color, religion, sex/gender, national origin, disability, age, or any other category protected by law.

#### Education

The preferred formal education is a Bachelor's degree in a business related field; however, experience may be substituted on a 2:1 basis. The employee must meet and maintain all the requirements as a registered as a mortgage loan originator employed by a federally regulated institution with the Nationwide Mortgage Licensing System & Registry (NMLS). The employee must comply with all provisions of the Act as defined in the Secure and Fair Enforcement of Mortgage Licensing Act of 2008 (S.A.F.E. Act) and Jax Federal Credit Union's licensing procedures.

#### Additional Comments

Apply online by visiting: <https://www.jaxfcu.org/careers/>

#### Credit Union

Jax Federal Credit Union

#### State

Florida

#### Contact Name

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#### Expiration Date

03/31/2022