

Retail Mortgage Loan Officer Job Description

Summary

Under the direction of the AVP Mortgage Originations, the Retail Mortgage Loan Officer originates new mortgage loans in accordance with the credit union's policies and secondary mortgage market requirements, by developing relationships within the real estate community, and by making sales calls to prospective borrowers, realtors and others. Position requires 50% or more local travel outside of the branch office.

Essential Responsibilities

1. Attract new mortgage loan applications by developing relationships within the community, specifically with the real estate community and realtors; and by making sales calls to prospective borrowers, realtors and others. More than 50% of time will be spent outside the branch office in this capacity.
2. Meet with applicants to obtain information for loan applications and to answer questions about the process, rates, documentation, etc. and to analyze applicants' financial status, credit, and property evaluations to determine feasibility of the requested loan.
3. Conduct a member needs assessment to determine proper product and/or services to best meet those needs; explain to members the different types of loans and credit options that are available, as well as the terms of those products and services.
4. Obtain, analyze and/or prepare loan documentation, financial statements, and other financial information required for a complete application, including application disclosures.
5. Originate leads and applications that meet the credit union's quality metrics and service level agreements.
6. Assist Branch Managers and Business Development Officers with making calls on business partners outside of Sharonview Federal Credit Union offices to establish contacts, promote services, make sales presentations and conduct educational seminars.
7. Provide support to assigned branches, including branch staff mentoring and promoting products to members that assists the branch with meeting its growth goals.
8. Retrieve, analyze, comprehend and act upon underwriting stipulations in a timely manner.
9. Self-manage a flexible work schedule, with travel required between the branch, the corporate office, and offsite locations.
10. Performs other duties as needed.

Qualifications and Requirements

- Bachelor's degree (BA or BS) from an accredited four-year college or university and five years of mortgage origination experience; or an equivalent combination of education and work experience.
- Thorough working knowledge of secondary mortgage market and investor underwriting guidelines such as FNMA/FRMC and market pricing guidelines.
- Proficient with a variety of computer software applications, including MS Word, Excel and MS Outlook.
- Superior written and verbal communication skills with an outgoing, friendly personality. Information can be exchanged in person, in writing, by telephone or e-mail with a wide variety of persons, both internally and externally [outside the organization]; Active Listening: giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
- Possess the ability to work well with people and to create a self-motivating work environment. Developing constructive and cooperative working relationships with others, and maintaining them over time; trustworthy, caring and empathetic.
- Must accept empowerment to be accountable; must be willing to be coached and be moldable and teachable.

- Possess the ability to perform active listening: give full attention during communication, taking time to understand, asking questions for clarification and not interrupting at inappropriate times.
- Negotiation or persuading others to change their minds or behavior.
- Social Perceptiveness - being aware of others' reactions and understanding why they react as they do. Adjusting actions in relation to others' actions.
- Active Learning -- Understanding the implications of new information for both current and future problem-solving and decision-making opportunities.
- Strong organization skills and the ability to multi-task in a fast paced environment.
- Service Orientation -- Actively looking for ways to help people solve problems or meet financial objectives.
- Complex Problem Solving -- Identifying complex problems and reviewing related information to develop and evaluate options and implement solutions. Requires strong decision-making and quick-thinking skills and abilities.

Other

Reports to: Mortgage Production Manager
Exempt/Non-exempt: Non-Exempt
Location: Hilton Head Island
Full-Time/Part-Time: Full-time

Please apply at:

<https://recruiting.ultipro.com/SHA1005SFCU/JobBoard/12f59bc6-5e3e-48ee-aa9a-085b2463bf11/OpportunityDetail?opportunityId=73e92a2a-607a-4970-9827-445a5770bfd7>