



## **Mortgage Banker / Mortgage Loan Originator**

**Department:** Mortgage Banking

**Reports to:** Mortgage Banking Manager

**FLSA Status:** Non-Exempt / Commission Based Employee

### **Position Summary:**

This position is responsible for performing accurate and timely originations of residential mortgage loans in compliance with Bank and secondary market guidelines. Duties include reviewing and verifying residential loan documentation to ensure data is complete and meets established loan programs' established guidelines. Works directly with processing, underwriting, and post-closing staff to provide accurate closing, delivery, and investor purchase of loan files in a timely manner. Communicates loan status to internal and external stakeholders as needed.

### **Essential Duties and Responsibilities:**

- Reinforces superior customer service application through their example and appropriate follow-through with customers, Bank employees, and all other stakeholders.
- Coordinates the loan origination process with bank customers, using the origination software provided by the Bank.
- Documents employment history, income, assets, liabilities, insurance, and any other information associated with a specific customer as required to approve specific loan programs.
- Provides timely communication with Mortgage Banking Personnel to clarify and obtain information and documentation, resolve problems, and ensure all loan conditions have been successfully cleared.
- Originates accurate preliminary, revised, and final applications and related documentation utilizing appropriate systems and processes to ensure accuracy, completeness, and compliance with the Bank and secondary market policies, procedures, and related laws, rules, and regulations.
- Provides effective customer service and assists in resolving problems within given authority.
- Answers telephones, answers questions, and directs callers to proper Bank personnel.
- Treats people with respect; keeps commitments; inspires others' trust; works ethically and with integrity; upholds organizational values; and accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to Fair Lending Policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes

working environment free of harassment of any type, and builds a diverse workforce, and supports affirmative action.

- Assures compliance with all Bank policies, procedures, and processes and all applicable state and federal banking laws, rules, and regulations, and adheres to Bank Secrecy Act (BSA) responsibilities specific to the position.
- Completes administrative tasks correctly and on time; supports the Bank's goals and values; and benefits the Bank through outside activities.
- Performs the position safely, without endangering themselves or others' health or safety, and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations, and orders issued according to the OSHA Act of 1970, which apply to their actions and conduct.

### **Competencies:**

To perform the job successfully, an individual should demonstrate the following competencies to achieve this position's essential functions.

- Analytical—the individual synthesizes complex or diverse information.
- Problem-solving—the individual identifies and resolves problems in a timely manner and gathers and analyzes information skillfully.
- Communication—the individual speaks and writes clearly and persuasively in positive and negative situations, demonstrates group presentation skills, and participates in meetings.
- Leadership—the individual inspires and motivates others to perform well, accepts feedback from others.
- Quality management—the individual looks for ways to improve and promote quality and demonstrates accuracy and thoroughness
- Judgment—the individual displays willingness to make decisions, exhibits sound and accurate judgment, and makes timely decisions.
- Planning/organizing—the individual prioritizes and plans work activities, uses time efficiently, and develops realistic action plans.
- Ability to deal with routine problems involving multiple facets and variables in non-standardized situations
- Ability to read, analyze, and interpret general business periodicals, professional journals, and technical procedures.
- Safety and security—the individual observes safety and security procedures and uses equipment and materials properly.

### **Minimum Requirements:**

These specifications are general guidelines based on the minimum experience typically considered essential to this position's satisfactory performance. The requirements listed below represent the knowledge, skill, and/or ability required to perform the job satisfactorily. Individual abilities may result in some deviation from these guidelines.

- High school diploma
- Minimum of 3 years of FHA, VA, FNMA experience
- Basic knowledge of mortgage loan origination, documentation, and processing

- Basic knowledge of related state and federal lending and compliance regulations and other Bank lending policies
- MS Excel, Word, Outlook, and Laser Pro or other job-specific software programs
- Intermediate typing skills to meet the production needs of the position.
- Ability to work with general supervision while performing duties

### **AAP/EEO Statement**

SaviBank provides equal employment opportunities to all individuals regardless of their race, color, creed, religion, gender, age, sexual orientation, national origin, disability, veteran status, or any other characteristic protected by state, federal, or local law.

### **Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

Employee signature below constitutes the employee's understanding of the position's requirements, essential functions, and duties.

Approved By: \_\_\_\_\_ Date: \_\_\_\_\_

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