

JOB DESCRIPTION

Job Title: Mortgage Originator

Reports to: Real Estate Loan Manager

Hours: Monday – Friday, 8:00am – 5:00pm

Location: Faribault Branch

Saturday, 9:00am – 1:00pm (as needed)

Purpose

Provide mortgage lending services to existing and potential Credit Union members. Build and strengthen member relationships by identifying needs and recommending solutions that will help members achieve financial success. Recommend and assist with developing improvements to mortgage products and services to better serve the members' financial needs. Increase the Credit Union's presence through involvement within the communities we serve.

Duties and Responsibilities

- Actively promote mortgage services within the communities we serve ensuring the Credit Union brand is promoted in a consistent manner.
- Actively network within the communities we serve to find and attract new business.
- Assist with planning Credit Union mortgage promotions and marketing of mortgage services.
- Be a resource to members, potential members, and area realtors by providing educational opportunities (seminars, presentations, meet & greet events) related to home purchases & refinances.
- Originate and close first and second mortgage loans.
- Maintain the highest level of professional business demeanor and performance to ensure a favorable image of the Credit Union.
- Assist with the underwriting and approval functions of mortgage loans.
Assist in identifying and developing mortgage loan programs and services that meet the financial needs of the membership.
- Maintain an on-going knowledge of the various mortgage programs offered by the Credit Union.
- Review pending mortgage applications on a regular basis to identify opportunities for member follow-up.
- Track and monitor mortgage applications that are in process, closed or need any additional follow-up, making sure opportunities are not missed.
- Consistently look for opportunities to build and strengthen member relationships and recommend and provide referrals for products and services that meet their financial needs.
- Work with the management team to develop goals that support the annual business plan and strategies for strengthening member relationships and consistently exceeding member expectations.
- Drawing from the fundamentals of the Credit Union "Service Standards" (identifying needs, asking for the business, cross-helping, consistently exceeding expectations, using first names and thanking them for their business), provide support to members regarding products and services in a warm, friendly, enthusiastic, and efficient manner.
- Ensure Credit Union mortgage products and documentation are in compliance. Maintain up-to-date knowledge of compliance issues as they pertain to mortgages.
- Ensure member mortgage loan policies and procedures best serve the Credit Union and its members.

- Serve as a resource to staff on all mortgage loan related programs, tools, aids, and systems to identify best practices.
- Assist in training staff on mortgage loan products and services.
Assist in developing and implementing action plans to meet organizational goals and objectives as they relate to mortgage lending.
- Maintain an awareness of the latest trends in technologies and the marketplace as they pertain to mortgage loan products and services to ensure programs are competitive and up to date.
Maintain a thorough knowledge of all Credit Union products and services.
- Be knowledgeable of and adhere to Credit Union policies, procedures, and management directives.
- Attend seminars, webinars, and round table meetings as a way of keeping current on changes in regulations, and industry trends on mortgage lending.
- Make recommendations for budget considerations as they relate to mortgage services.
- Support the strategic direction of the Credit Union and the Business Plan Goals.
- Perform other duties as assigned.

Service Expectations

- Using the Credit Union external and internal "Service Standards" as a foundation, demonstrate an on-going commitment to exceptional member service and mutually respectful interaction with all personnel of the Credit Union.
Cooperate with Credit Union staff members to ensure a "team effort" and prompt member service.
- Be able to project a positive, professional image, which includes being courteous and neat in appearance.

Knowledge, Skills & Abilities

- Possess a strong desire to help members with their financial needs.
- Proven ability to effectively use sales techniques to promote financial products and services.
- Demonstrate the ability to communicate professionally and effectively both verbally and in writing.
Be an active listener by giving full attention to what other people are saying, taking time to understand the points being made, and asking appropriate questions.
- Be able to project warmth and competence both over the phone and in person.
- Demonstrate strong decision-making skills.
- Ability to comprehend written sentences and paragraphs in work related documents.
- Be able to work independently, utilizing analytical skills, organizational techniques and the effective use of time management.
- Be able to get along with, and work with people in situations involving pressure and stress while maintaining a business-like composure.
- Be able to work in an environment that demands resourcefulness and flexibility.
- Be self-motivated and demonstrate a desire for self-improvement.
- Ability to lift objects weighing 30 pounds.

Tools and Technology

- Ability to utilize personal computers and related software.
- Maintain a thorough knowledge of the data processing system.
Must be proficient in Microsoft Word and Excel.
- Proficient in calendar and scheduling software.
- Ability to manage phone system effectively to support necessary communications.

Education, Training and Experience

- High school diploma or the equivalent.
- Minimum of two years credit union experience or experience in a related field.
- Minimum of one year mortgage lending experience preferred.

Disclaimer

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job. This is not an all-inclusive job description; therefore, management has the right to assign or reassign schedules, duties and responsibilities to this job at any time.

I acknowledge that I have read this document and that it was discussed with me today. I understand the contents and acknowledge that I received a copy.

EMPLOYEE:

_____	_____	_____
Print name	Signature	Date

SUPERVISOR:

_____	_____	_____
Print name	Signature	Date