

Position: Mortgage Originator

Department: Lending

Reports to: Senior Lending Officer

Job Posting #: 233

Summary: The Mortgage Originator will be expected to develop relationships and solicit business from referral partners such as bank colleagues, realtors, attorneys, builders and CPAs. They will assess customer needs to recommend appropriate mortgage products, take applications, set clear expectations regarding loan documentation requirements, turn-around times and processes, collect application fees, submit loan and to act as primary contact for customers through loan closing.

Primary Responsibilities

- Achieve volume and/or unit production targets.
- Maintain knowledge of available loan products, processing procedures, and underwriting and general departmental guidelines.
- Maintain high levels of customer service while managing each applicant's and support staff's expectations.
- Project a positive attitude and act with integrity at all times.

Education/Experience:

- High School Degree. Four-year college degree preferred.
- Minimum of 3 years' experience working as an outside loan officer.
- Knowledge of conventional and/or government lending guidelines.
- Knowledge of residential mortgage processing and closing procedures.
- Knowledge of federal lending regulations governing real estate lending.
- Knowledge of underwriting guidelines for FHA, FNMA, and FHLMC.

Competencies/Other Skills:

- Knowledge of local real estate market
- Strong desire to excel in a competitive environment.
- Learns From Mistakes
- Putting People at Ease
- Excellent verbal, written, and interpersonal communication skills
Maintains Clear Communication with Customer
- Ability to lift 20+ pounds.
- Reliable transportation.
- Ability to work nights, weekends, and/or holidays as needed or scheduled.
- Applicants must possess active NMLS licensing or registration

Physical Demands/Work Environment: Individuals must be able to move about, stand and have manual dexterity. The work environment is generally well-lighted HVAC-controlled office. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

It is the responsibility of every Bank employee to maintain an effective BSA/AML/OFAC internal control structure, including suspicious activity monitoring and reporting. Every employee that comes in contact with a reportable transaction and/or suspicious activity should obtain the proper documentation and file the appropriate report in a timely manner. Nothing in this description restricts the Bank's rights to assign or reassign duties and responsibilities to this job at any time.

The First National Bank of Waterloo does not discriminate in employment on the basis of race, color, religion, sex (including pregnancy and gender identity), national origin, political affiliation, sexual orientation, marital status, disability, genetic information, age, membership in an employee organization, retaliation, parental status, military service, or other non-merit factor.