

**Job Description
Residential Loans
Mainstreet Community Bank of Florida**

Mortgage Loan Originator

FLSA Status: Hourly/Non-Exempt – Full Time
Pay Type: Base Pay Plus Commission

Reports to: This Position reports directly to the Mortgage Loan Division Manager.

Objective: Responsible for originating, and providing customer information for the processing and closings of mortgage loans in a timely manner with superior customer service.

Education: Must have a high school diploma, prior experience in loan originations, processing of loans, real estate transactions, mortgage loan closings, title insurance, knowledge of FHA, VA & USDA loan programs and guidelines, conventional loans and guidelines, and familiar with the secondary market, including Fannie Mae's Desktop Underwriting (DU) system and Freddie Mac's Loan Prospector (LP).

Performance Requirements: *All consumer residential mortgage lenders that fall under the description of a Mortgage Loan Originator (MLO) as specified in the S.A.F.E. Act must be registered with the National Mortgage Licensing System (NMLS). A MLO must be registered, maintain registration and obtain a unique identifier from the NMLS Registry prior to engaging in mortgage loan origination activity.* Must be extremely self-motivated with strong communication skills to build strong relationships with customers. Must be able to counsel customers, especially first time homebuyers, in a caring, sincere manner that will not only generate one closing, but a referral base that will keep customers coming back. Must keep up with and be informed of new loan products and changes in the mortgage loan arena. Must be confident in public speaking in order to represent the bank in local venues that will promote the residential mortgage department. Must be active in local civic organizations such as Chamber of Commerce, Civic Clubs, etc. that will promote Mainstreet Community Bank of Florida.

Specific Job Functions:

- Generate leads
- Take loan applications
- Determine what loan program will meet customers needs the best
- Complete application and disclosures
- Assist in processing of loans by providing specific borrower information asked for by underwriters

- **Field questions and problems that arise during approval process**
- **Attend closings**
- **Make business calls and market Mainstreet Community Bank of Fla**
- **Record HMDA information**
- **Comply with credit denials with Notice of Action**
- **Attend Educational classes on a regular basis to update product profiles**
- **Keep abreast of program changes and pricing changes on a daily basis**
- **Assists Bank in maintaining compliance with their BSA Program and USA Patriot Act**
- **Demonstrates compliance with customer rights to confidentiality and Privacy and maintains an environment of security and trust**
- **Attend Educational seminars/webinars**
- **Attend Broker's Opens**
- **Attend Open Houses**