

**Job Title:** Mortgage Loan Originator  
**Department:** Mortgage  
**Reports To:** Mortgage Division Manager  
**FLSA Status:** Non-exempt

### **Position Summary**

The Mortgage Loan Originator is responsible for originating, and providing customer information for the processing and closings of mortgage loans in a timely manner with superior customer service

### **Specific Job Functions & Responsibilities**

- Generate leads
- Take loan applications
- Determine what loan program will meet customers' needs the best
- Complete application and disclosures
- Assist in processing 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 FL
- 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 daily
- 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
- Must complete all required annual training
- Follow required federal and state regulations and related internal policies and procedures

### **Required Skills/Abilities**

- As specified in the S.A.F.E. Act must be registered with the National Mortgage Licensing System (NMLS)
- Must be extremely self-motivated
- Strong communication skills, both written and verbal, are required
- 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 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

### **Education/Experience Required**

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).

### **Compliance**

All associates have a responsibility to understand the Bank's BSA/AML Program, the procedures outlined in it, and to follow the Program and procedures in carrying out their duties. When an associate has supervisory responsibilities, he or she will make certain that his/her staff understand the responsibilities to comply with applicable regulatory issues and internal programs, policies and procedures. Any associate that fails to adhere to the BSA/AML Program or commits other violations of the Code of Conduct may be subject to disciplinary action up to and including termination.

### **Physical Demands**

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This is an on-site position. Must be willing and able to travel to all branch locations.

While performing the duties of this job, the employee is regularly required to sit, stand, use hands to touch, handle or feel, reach with hands and arms, and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. must be willing and able to drive and travel.

### **Notice**

- Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the employee will possess the abilities and aptitudes to perform each task proficiently.
- Ability means to possess and apply both knowledge and skill.
- This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
- This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
- All requirements are subject to possible modification to reasonably accommodate individuals with disabilities. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
- This position description does not create an employment contract, implied or otherwise than an “at will” employment relationship.

\*This job description does not list all of the functions of the job. Management often assigns additional duties. This job description may be revised at any time.