

# IN HOUSE Mortgage Loan Originator

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<b>DEPARTMENT:</b>	Loan
<b>REPORTS TO:</b>	AJ Bozzo
<b>SUPERVISES:</b>	None
<b>COMPANY CORE VALUES:</b>	<ul style="list-style-type: none"><li>▪ Respect/Golden Rule</li><li>▪ Commitment to Serve</li><li>▪ Flexibility</li><li>▪ Integrity</li><li>▪ Have fun</li></ul>
<b>JOB SUMMARY:</b>	Proactively solicits new residential mortgage business through internal channels and walk in/phone customers. Interview prospective borrowers in order to analyze financial and credit data determining customer's financial objectives, advise customers of product/pricing policies and guidelines, and gathers required information. Ensures exceptional customer service by maintaining thorough knowledge of lending programs, policies, procedures and regulatory requirements. Demonstrates a commitment to professional ethics by complying with all federal and state compliance policies and adhering to HMDA requirements.
<b>MAJOR DUTIES &amp; RESPONSIBILITIES:</b>	<ul style="list-style-type: none"><li>▪ Meet with loan applicants to gather personal information and answer questions.</li><li>▪ Explain different types of loans and the terms of each one to applicants.</li><li>▪ Obtain, verify, and analyze the applicant's financial information, such as the credit rating and income level.</li><li>▪ Review loan agreements to ensure that they comply with federal and state regulations.</li><li>▪ Complete each loan application and all pre-processing functions in a timely manner.</li></ul>
<b>SALES MENTALITY AND SKILLS</b>	<ul style="list-style-type: none"><li>▪ Sell First Federal's products and services and know the differentiators between First Federal and our competition.</li></ul>
<b>KNOWLEDGE, SKILLS, AND ABILITIES</b>	<ul style="list-style-type: none"><li>▪ Ability to communicate clearly and effectively, both verbally and in writing.</li><li>▪ Professional and effective interpersonal skills.</li><li>▪ Sales mentality with good follow up and follow through skills</li></ul>
<b>EDUCATION &amp; EXPERIENCE:</b>	<ul style="list-style-type: none"><li>▪ High School diploma or equivalent.</li><li>▪ Preferred Bachelor's degree.</li><li>▪ <b>No prior MLO experience required. Will train at entry level for the right person.</b></li></ul>
<b>OTHER DUTIES:</b>	This job description in no way should be construed as a contract for employment. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.
<b>COMPANY CONFORMANCE:</b>	In the performance of respective tasks and duties, the employee is expected to successfully perform quality work within deadlines with or without supervision, interact professionally with other employees, customers and suppliers; work effectively as a team contributor on all assignments and work independently while understanding the necessity for communicating and coordinating work efforts with other employees and organizations.
<b>PHYSICAL/WORK ENVIRONMENT:</b>	In the performance of respective tasks and duties, the employee is expected to successfully perform the essential functions of the position. Reasonable employee accommodations for physical or mental disabilities will be considered on a case-by-case basis. While performing duties, the employee is required to sit, talk, hear, lift up to 20 pounds, and may be required to work evenings and/or weekends, attend remote meetings and/or travel.

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**FAIR LENDING & BANK  
SECRECY ACT:**

In the performance of respective tasks and duties, the employee is expected to maintain knowledge of and ensure compliance with Fair Lending, HMDA and Bank Secrecy Act regulations and all other regulatory, security and bank policies.

*First Federal Savings Bank is an Equal Opportunity Employer*