JOB DESCRIPTION

TITLE: ***Mortgage Loan Originator***

REPORTS TO: Mortgage Production Manager

SUPERVISES: N/A

SUMMARY: Performs a wide range of duties relating to the origination of residential 1st mortgage loans for outside referrals. Meets standards and objectives defined by management for mortgage loan sales and cross-selling objectives. Assumes overall responsibility for the residential mortgage loan from application to closing.

RESPONSIBILITIES AND DUTIES:

- Develop referral contacts (realtors, builders, professional and personal contacts).
- Maintain knowledge of LincolnWay Community Bank's policies and procedures.
- Maintain knowledge of available loan products, processing procedures and underwriting and general departmental guidelines.
- Take applicant applications by completing Fannie Mae form 1003 and entering application data into computer.
- Collect appropriate documentation from each applicant and deliver loan package in the time frames set by management.
- Manage pipeline for all originated loans through closing and complete required management reports.
- Communicate with applicants and provide timely updates and progress reports.
- Maintain high levels of customer service while managing each applicant and support staff expectations.
- Attend and participate in all Consumer Lending meetings as required by management.
- Maintain required NMLS listing.

KNOWLEDGE AND WORKSKILLS:

- Knowledge of conventional and/or government lending guidelines.
- Demonstrated organizational skills.
- High level of customer service and communication skills.
- High level of interpersonal and leadership skills.
- Basic math skills and high degree of accuracy.
- Ability to handle sensitive and confidential situations and documentation.
- General knowledge of banking practices and regulations.
- Basic computer knowledge and ability to operate standard office equipment.