



Job Title:	Loan Originator	Department/Group:	Loan
Location:	Millsboro Office	Supervisor:	
Position Type:	Full-time	Contact:	
Will Train Applicant(s):			

Job Description

ROLE AND RESPONSIBILITIES

The loan originator is responsible for establishing and maintaining relationships with realtors and builders to increase loan growth for the bank. This position cross-sells products to customers and increases name recognition for the bank through community involvement.

- Establish, maintain, and grow loan portfolio through calls to realtors and builders
- Call realtors and builders to generate new business
- Attend breakfast and/or lunch meetings with realtors. Schedule and deliver presentations to appropriate audiences.
- Represent the bank at community and civic events
- Assist processors with obtaining documentation from borrowers as needed
- Possess the ability to quote interest rates and explain loan products while making logical decisions that balance the needs of customers with bank objectives
- Handle inquiries from customers and prospects on mortgage loans in person, by phone, over the internet, or by email
- Import online loan applications into Encompass
- Pull credit and import into Encompass
- Collect and process upfront fees
- Perform draw inspections for construction loans
- Share ideas with management on lending products
- Possess a clear understanding of how to communicate and gather information from potential borrowers in a secure way to keep the association compliant with privacy rules and other applicable regulations.
- Provide input to management to improve loan services for the benefit of the customer and the bank
- All other duties as assigned

- **Information Security Responsibilities**

Employees shall know, understand, and be held accountable for fulfilling their security responsibilities as defined in the Information Security Policy as well as other First Shore Federal policies. Information security is the responsibility of everyone at First Shore Federal. Employees are responsible for informing the IT Department of any incident, suspected or material, and of any issues hindering their work function. Employees are responsible for exercising good judgment regarding the reasonableness of personal use of First Shore Federal owned network devices. Employees have an obligation to use their internet access in a responsible and informed way. Employees are responsible for the security of their credentials for any and all applications used by First Shore Federal. Employees are responsible for participating in any and all education and training programs initiated by First Shore Federal.

QUALIFICATIONS AND EDUCATION REQUIREMENTS

- Bachelor’s degree in business, finance, real estate, or marketing
- Prior mortgage processing or origination experience
- Excellent mathematical and statistical aptitude
- Good written and verbal communication
- Good organizational skills and attention to detail
- Exceptional interpersonal skills
- Proven organizational, managerial, communication, and public relations skills
- Good multitasking abilities with outstanding time management skills
- Ability to register as a Mortgage Loan Officer with NMLS
- Solid knowledge of real estate lending policies and procedures
- Solid knowledge of real estate lending compliance guidelines including TRID Compliance/licensing regulations
- Strong technology skills to perform the job using Encompass, Excel and Microsoft applications, and online programs for loan origination
- Self-motivated with the ability and flexibility to work independently in a dynamic team setting

PREFERRED SKILLS

- Public speaking and presenting
- Ability to attend meetings with realtors or community groups to promote the bank

ADDITIONAL NOTES

Reviewed By:		Date:	
Approved By:		Date:	
Last Updated By:		Date:	