

POSITION: LOAN ORIGINATOR
REPORTS TO: Assistant Vice President of Lending- Originations
OFFICE LOCATION: TBD
FLSA STATUS: NON- EXEMPT
DATE: April 10, 2023

JOB DESCRIPTION

Originate residential mortgage loans with an emphasis on relationship management to assist clients and provide excellent support and guidance through the mortgage loan process. Assume overall responsibility for the residential mortgage loan from application to closing.

Essential Functions

- Originate all types of loans offered by First Federal Savings of Lorain.
- Represent and promote First Federal Savings of Lorain and its products/services at community and business related events.
- Assume a leadership role in industry related organizations.
- Interview loan applicants to obtain and accurately compile information to process the application through closing.
- Develop new customer prospects and new loan business by attending and participating in, but not limited to, industry related meetings, seminars, community events and home and trade shows.
- Correspond with applicants, realtors, and creditors to resolve questions regarding application information, in a timely basis.
- Establish expertise regarding local and surrounding communities; understanding the economics of local customers, businesses and competition.
- Provide prompt, accurate and dependable customer service, including consistent follow-up on applicants' files.
- Handle inquiries from applicants and branch personnel including, customer problems and complaints; counsel customers with special problems or concerns.
- Cross sell other products and services to applicants.
- Conduct public speaking engagements and assist the Marketing Department in promoting First Federal's loan products.
- Work with loan processing and servicing departments to ensure prompt, accurate and dependable customer service.
- Establish, develop and maintain positive relationships with Branch Managers and other Bank personnel to educate and offer appropriate lending and retail deposit products.
- Maintain knowledge of available loan products, processing procedures, underwriting and general departmental guidelines.
- Attend and participate in all department meetings as required by management.
- Assist Management with projects as assigned.
- Compliance with all government regulations including the Bank Secrecy Act and related regulations.

Required Education and Experience

- Minimum of one year of mortgage loan origination required. .
- NMLS registration under the S.A.F.E. Act of 2008 in good standing, or the ability to obtain upon hire.
- Knowledge of mortgage procedures, documentation and processes preferred.
- Proficient in Microsoft Office Suite (Word, Excel) and the ability to learn and use job specific applications.

Competencies

- Strong decision making, analytical and investigative abilities with attention to detail and accuracy.
- Leadership
- Ethical Practice – Being in accordance with the rules or standards for right conduct or practice; following processes, procedures, policies, laws and regulations that govern the Bank; moral uprightness; honesty
- Integrity –
 - Behavioral: Doing the right thing; acknowledge mistakes and demonstrate accountability for actions;
 - Job based: Ensuring accurate data throughout the organization
- Communication –
 - Delivering Messages: Ability to deliver clear and accurate messages across a variety of mediums to audiences of all sizes and backgrounds. Ensures that the delivered message is clear and understood by the listener
 - Listening: Understands information provided by others. Listens actively and to others' views and concerns. Seeks further information to clarify ambiguity.
- Teamwork – Positively, respectfully and openly participates in the collaborative effort of a group to achieve a common goal. Be committed to building an encouraging, caring, and supportive environment. Provide mutual support; be open minded to other's suggestions and contributions.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is occasionally required to stand; walk; sit; use hands to finger, handle, or feel objects, tools or controls; reach with hands and arms; climb stairs; talk to hear. The employee must occasionally lift or move office products and supplies, up to 50 pounds.

Position Type/Expected Hours of Work

This is a full-time position requiring a flexible schedule that may require weekend and evening hours.

AAP/EEO Statement

First Federal Savings of Lorain is an Equal Opportunity Employer-M/F/Disabled/Vet

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.