



Job Title: Mortgage Loan Officer/Originator	Last Revision: 2/17
Percentage of Time Allocated: 100%	
Salary Grade: 16	
Department: Retail Lending Department	
Reports To: Director of Mortgage Lending	
Supervises: None	
FLSA Status: Non-Exempt	
Summary: Originates first mortgage and/or second lien equity loans, promotes financial institution and its lending services to the real estate community.	
<p>Job Requirements:</p> <ul style="list-style-type: none"> • High school diploma or equivalent • Bachelor degree in business or finance preferred but not required • Minimum two years' experience in banking, mortgage lending, or the financial industry • Successful completion of in-house training programs • Must maintain Nationwide Mortgage Licensing System and Registry (NMLS) credentials • Secondary market and government program knowledge recommended • Comprehensive knowledge of new accounts operations • Comprehensive knowledge of consumer lending • Basic math and problem-solving skills • Good understanding of financial products and services • Exceptional customer service and professional skills • Strong organizational telephone skills, and communication skills • Ability to multi-task work independently, delegate, and make decisions • Average computer and keyboard skills • Team Player • Valid driver's License 	
<p>Specific Job Functions:</p> <ol style="list-style-type: none"> 1. Follows the work flow process and procedures for Mortgage Lender Officer/Originations. 2. <u>Strategic Objectives</u> <ol style="list-style-type: none"> a. Originates first mortgage and/or second lien equity loans to meet annual loan projections. b. Documents calls in Synapsys and makes monthly call report to supervisor. c. Maintain knowledge of bank's products to increase overall customer relationships and meet bank objectives. d. Work with lending team to improve overall customer experiences. e. Maintain knowledge of investor loan programs and requirements. f. Participates in activities for generating new business such as sales calls and special events. g. Assists in the development of branch goals and budgets. h. Reports at internal Branch meeting monthly. i. Greet customers by name, use the name in conversation. j. Responsible for knowing and cross-selling bank products to help the customers obtain their financial goals. k. Product and Service assistance – If we don't provide a product or service the customer is looking for, we will find another financial institution that does. l. Respond to customer inquiries within 24 hours, within one hour, if it is an emergency. m. Realize a deposit conversation rate of 100% per loan relationship (at least one checking or savings product open for every loan relationship maintained). n. Participates on SFSB's assigned committees. o. Supports the collecting of delinquent mortgage and consumer loans. p. Attends all required retail lending training and meetings. 	

3. Compliance

- a. Completes loan applications and all pre-processing functions in a timely manner to meet regulatory disclosure requirements.
- b. Qualifies loan applicants based on bank's lending policies and on types of loans offered.
- c. Ensures that residential loan files contain verified and accurate data to submit for loan approval according to established procedures to meet regulatory and loan policy requirements.
- d. Responsible for knowing and complying with all Federal Regulations and bank policies/procedures that apply to the position, including the BSA/AML/OFAC and CIP Program.

4. Community Reinvestment:

- a. Represent and promote Security Federal at community functions to establish and develop relationships with realtors, builders, and other entities to build a referral network.
- b. Actively participate in Security Federal's special credit programs and other CRA programs.
- c. Arrange and/or participate in external educational opportunities to meet the financial concerns of the community.

5. Additional Responsibilities

- a. Answer phone as needed
- b. Performs other duties as directed by supervisor

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential duties and responsibilities of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties and responsibilities. While performing the duties of this job, the employee is required to use hands to handle or feel objects, tools or controls. The employee frequently is required to sit, reach with hands and arms and talk or hear. The employee is occasionally required to stand; walk, climb or balance; and stoop, kneel, crouch or crawl. The employee must regularly lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision.

The work environment characteristics described here are representative of those an employee encounters while performing the essential duties and responsibilities of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties and responsibilities. The noise level in the work environment is usually moderate to quiet.

Employee Signature

Date

Supervisor Signature

Date