



Example of Mortgage Loan Originator Job Description

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Our innovative and growing company is hiring for a mortgage loan originator. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

Responsibilities for mortgage loan originator

- Must comply with applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control, RESPA, Regulation B, TRID and any other Mortgage related regulations
- Adhere to First Community Bank Utah's Core Values
- Participate in Community Service and Bank sponsored activities that serve and support the mission and values of First Community Bank Utah
- Complete required bank and BVS training courses within assigned time frame(s), or sooner at managements discretion
- Represent Bank of the First Community Bank Utah in a professional manner which includes a professional image, confidentiality, a positive "can-do" attitude, good attendance, punctuality, flexibility and adaptability in meeting bank and customer needs
- Manages a clean pipeline of loans in process
- Completes customer applications and collects all required documentation (such as income tax return, bank account number, purchase agreement, and property description,) for verification
- Prepares the borrower(s) for the process and keeps ALL of the parties involved in the process, up to date on all important developments and current status of application
- Interview mortgage applicants to understand and educate them on their

- Be accessible to the buyer and individuals involved in a loan to answer questions and/or provide updates

Qualifications for mortgage loan originator

- Ability to work under stress and meet deadlines • Ability to travel • Ability to lift/move/carry approximately 25 pounds if required to perform the essential job functions
- Three or more years of mortgage lending experience with proven mortgage production
- Demonstrated ability to interact and cooperate with all company employees
- Minimum of 2 years' experience originating residential mortgages, 4 years preferred
- Must have existing referral network established to provide mortgage leads
- Must have prior experience using loan originating software and MS Office products