



Example of Mortgage Loan Originator Job Description

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Our company is growing rapidly and is searching for experienced candidates for the position of mortgage loan originator. We appreciate you taking the time to review the list of qualifications and to apply for the position. If you don't fill all of the qualifications, you may still be considered depending on your level of experience.

Responsibilities for mortgage loan originator

- Provide weekend coverage in builder communities and grand opening functions
- Review all documentation provided by borrower, check for accuracy, and address any discrepancies
- Be familiar and comply with all company QC policies, review updates to the manual, and attend meetings as necessary
- Provide input to management, and attend production/staff meetings
- Infrequently, assist in resolving post-closing/funding problems
- Attend loan closings when possible
- Evaluates loan requests, analyzes financial data, and determines qualification of collateral and customer credit history
- Proactive outreach through outbound calling and email to marketing prospects in addition to the ability to quickly respond to customer inquiries whether online or by phone
- Answers customer calls and business partner referrals to discuss various loan products and qualification information
- Verification of Employment, Mortgage, Deposits, Paystubs, W2's, bank statements and credit reports

Qualifications for mortgage loan originator

- Outstanding ability to think logically to analyze situations and make sound decisions
- Must be licensed through the Nationwide Mortgage Licensing System (NMLS)
- NMLS ID - Independently licensed as an MLO preferred but not required
- Ability to work with a diverse group in a professional, ethical and effective manner
- Well established referral and network base
- A two-year college degree or completion of a specialized course of study at a business or trade school