

Residential Mortgage Loan Originator

Job Reporting Relationships

Supervised by: Residential Mortgage Sales Manager

Supervises: None

Basic Qualifications

Education/Training: A B.S. or B.A. degree in a related field normally required; specialized residential mortgage lending education and training.

Skill(s): Proficient reading, writing, grammar, and mathematics skills; proficient interpersonal relations, communicative, and sales skills; a thorough knowledge of the features and benefits of all bank residential mortgage products and services; a working knowledge of bank operating policies and procedures which impact residential mortgage lending; moderate PC skills; visual and auditory skills; valid driver's license.

Experience: A minimum of five (5) years' experience in related positions normally required.

General Responsibilities

Responsible for performing a variety of duties to meet the residential mortgage lending needs of customers; achieving customer service goals as established in the Lending Division's annual operating plan; complying with operating policies and procedures established for the residential mortgage lending function; communicating with appropriate personnel; responding to inquiries or requests for information; maintaining appropriate records and providing assigned reports.

Essential Duties

1. Performs a variety of duties to meet the residential mortgage lending needs of customers as follows:
 - a. Solicits new residential mortgage business from present and prospective customers.
 - b. Provides sales information on a timely basis in order that this information may be included as part of customer service and sales performance reports.
 - c. Maintains a thorough knowledge of the features and benefits of all Bank residential mortgage products and services in order to ascertain customer needs and to sell in conjunction with these needs, as well as other Bank product and service offerings.
 - d. Provides direct service to residential mortgage customers of the Bank with respect to loans and other miscellaneous products and services.
 - e. Establishes relationships with real estate agents, contractors, title agents, and other potential business referral sources.
 - f. Prepares various forms and reports; provides information as requested by the Residential Mortgage Sales Manager.
 - g. Assists customers in obtaining specialized services from other Bank departments as necessary; provides help to customers with specific inquiries or service problems.
 - h. Maintains a working knowledge of Bank operating policies and procedures which impact residential mortgage lending.
2. Jointly establishes annual quantitative customer service and sales objectives with assigned supervisor; this activity to be integrated with the Lending Division's annual operating plan.
3. Complies with established operating policies and procedures in order to maintain adequate controls and to support the Bank's adherence to outside regulatory requirements.
4. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment which is free of harassment and other forms of illegal discriminatory behavior in the work place.

5. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g. Community Reinvestment Act (CRA), Bank Secrecy Act (BSA), Equal Credit Opportunity Act, etc.
6. Communicates with management and staff personnel in order to integrate goals and activities.
7. Responds to inquiries relating to his/her particular area, or to requests from other Bank personnel, customers, etc., within given time frames and within established policy.
8. Maintains appropriate records and provides assigned reports.
9. Actively participates in community activities in a manner which reflects favorably on the Bank.

Ancillary Duties

1. Contributes to the team by willingly participating in all assigned duties and responsibilities, as well as additional tasks which may be requested.

Job Location

Wyomissing, PA
Various outside locations

Equipment/Machines

1. Automobile
2. Telephone
3. Calculator
4. PC/Keyboard
5. Printer
6. Fax machine
7. Copy machine