

Job title: Mortgage Loan Originator

Department: Princeton Banking Center

Reports to: Manager

PURPOSE

The primary purpose of the Mortgage Loan Officer is to originate residential home loans of all types and assist customers with their loan request. This includes completely servicing the loan request until the file is closed (following up by obtaining pending items such as final title reports, etc.)

SUPERVISORY RESPONSIBILITIES

None

ESSENTIAL JOB DUTIES AND RESPONSIBILITIES

1. Assist with the Bank's overall public relations program by participating in community activities in the local market area to enhance public awareness of the bank and to leave a positive impression.
2. Interviews applicants for home loans:
 - Obtain and analyze any pertinent financial and credit data.
 - Explain home financing options to applicants.
 - Provide guidance to applicants on which loan product best meets their needs.
 - Make preliminary judgment whether applicant qualifies for the loan.
3. Underwrite loan, recommend terms and structure, and get applicant's tentative approval.
4. Request appraisals and credit reports. Resolve any problems uncovered with applicant.
5. Responsible for proper preparation of loan documents.
6. Ensure the protection of the bank's interests in matters of adequate documentation and adherence to bank policy and the various laws and regulations applicable to lending.
7. Counsel customers regarding payments, delinquencies, and potential future financial problems.
8. Close loan either directly with customer, through title companies or attorneys.
9. Makes new business development calls on realtors and contractors.
10. Cross-sells bank products and services.
11. Additional duties that may be required or assigned.

EDUCATION AND/OR EXPERIENCE

Bachelor's degree from a four-year college or university; or two to four years related experience and/or training; or equivalent combination of education and experience.

PLEASE SEND RESUMES TO:

sandy.andrigo@mcnbbanks.com