

# We're HIRING

# PCB

Pendleton Community Bank

*Your bank  
for generations...*

We're looking for a high energy, self-motivated individual to fill this position in our company:

## MORTGAGE LOAN ORIGINATOR

### Primary RESPONSIBILITIES

Reporting to the VP Mortgage, the Mortgage Loan Originator's primary responsibilities include soliciting, generating, originating, and closing real estate loans. These loans will primarily be made for sale to the secondary market, but also include portfolio real estate loan products.

### Minimum REQUIREMENTS

- Bachelor's degree or equivalent work experience required.
- Prefer 3 years of experience in a financial services or real estate sales environment (i.e. mortgage, commercial lending, management of real estate, etc.). Proven history of success in sales or related financial products (including investments, dealership F&I, etc.) will also be considered.
- Must be proficient in the use of Microsoft products and other computer systems as necessary to complete the tasks at hand.

### Core COMPETENCIES

- **Sales:** Able to build and maintain prospective customer sources by going into the field to meet prospective customers and/or potential referral sources face-to-face.
- **Adaptability:** Able to adjust quickly to different work situations and remain composed under pressure and in stressful situations.
- **Attention to Detail:** Regard for important details to assure accuracy in every transaction performed, detect errors and follow through on corrections and details.
- **Customer Orientation:** Respond proactively to the needs and priorities of the customer; recognize and take appropriate action to meet their needs and establish an effective working relationship with customers to gain their respect and loyalty.
- **Lending:** Prefer knowledge of the mortgage loan underwriting process but extensive knowledge of installment loan process and credit underwriting will be considered.
- **Oral/Written Communication:** The ability to express thoughts and ideas in a clear and concise manner, both orally and in written form to a variety of audiences and to all levels of staff.
- **Closing the Sales Skills:** The potential to understand and effectively apply selling techniques to open, develop and close a sale; must be able to create interest in a product and actively cross-sell other products and services.
- **Technical Knowledge:** This position requires a wide degree of technical knowledge of the mortgage industry standards, as well as creativity, latitude, and flexibility for a multitude of financial and operational situations.
- **Time Management:** Ability to effectively manage one's time to complete work in a timely fashion. Must be able to effectively develop project plans and outline the steps to accomplish objectives on time.

### Main ACCOUNTABILITIES

#### **Lending and Sales: 80%**

• The Mortgage Loan Originator interviews loan applicants, completing the necessary application and disclosures to generate real estate loans for the bank.

• Complies with all federal and state regulations and the bank's loan policy by examining the application and supporting documentation, examining creditworthiness, calculating repayment risk, and documenting the loan file.

• Completes mortgage loans by monitoring collection, verification, and preparation of mortgage loan documentation, scheduling, and completing mortgage loan closing.

• Accurately price mortgage products, securing lock commitments through various secondary market investors to achieve the targeted financial objectives.

• Work with the Mortgage Processing Department, the Underwriting Department, and 3rd party vendors to complete the mortgage process.

• Actively participate in community events, civic organizations, networking events, etc. to gain positive exposure for the bank and to identify potential growth and business development opportunities.

• Responsible for attracting new mortgage loan applications by developing relationships within the community, specifically with the real estate community.

• Build and strengthen relationships with customers by identifying financial solutions to help them achieve their financial goals. This may include deposit products, investment products, or any other product the customer may be a candidate for.

#### **Customer Service: 10%**

• This position will handle internal/external referrals, phone, and email inquiries regarding mortgage rates and loan qualifications in a timely manner to maintain a high level of customer service.

• During the process of originating the loan, this person will work customers through the mortgage process ensuring excellent communication and handling issues as they arise.

• For loans not sold into the secondary market, this position is also responsible for the maintenance of mortgage loans, controlling past due loans in their real estate portfolio. In the event of delinquency, the collection of loan payments (working with the Bank's Collection Officer).

• Protects bank's image by keeping all customer information confidential.

#### **Other: 10%**

• As part of the overall team of bank employees, this position may be requested to assist in the support of other bank activities.

• Must follow all bank policies and procedures, compliance regulations, and complete all required or job specific training.

**APPLICANTS PLEASE EMAIL** cover letter and resume by  
March 26, 2021 to Monika Eckard (meckard@yourbank.com)

Member FDIC  
Equal Housing Lender  
Equal Opportunity/Affirmative  
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