

Mortgage Loan Originator (MLO)

Job description

Position Overview:

Responsible for soliciting residential loan applications; meeting with customers; taking complete applications and gathering all documentation and information required for loan program. Ability to travel 60% of the time or more to various locations.

Essential Job Functions:

- Develop an on-going personal development plan that utilizes a structured calling program that garners new business from prospects and existing customers.
- Originate loans: solicit business from real estate agents, bank offices, builders and others who can refer residential loan customers.
- Provide all compliance disclosures required at application.
- Insure loan applications are forwarded to underwriter/processor on a timely basis.
- Monitor the processing of customer's loans through the closing process; work with loan processor to coordinate the collection of all information necessary to ensure completeness of loan files.
- Participate in community activities for the purpose of increasing the firm's visibility and to seek out new residential business opportunities.
- Promote the firm's services; seek out referral opportunities (including commercial loans), answer customer questions, and direct customers to appropriate personnel.
- Stay informed about trends in housing and residential lending. Maintain current knowledge regarding documentation, regulations, and secondary market conditions.
- Responsible for compliance with BSA/AML/OFAC regulations related to this position.

Requirements:

- High school graduate or equivalent required.
- 5 years mortgage banking experience.
- 5 or more year's real estate lending experience.
- Strong knowledge of loan products, compliance requirements, and underwriting guidelines.
- Ability to analyze credit statements.

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- Must meet the requirements needed for Federal Mortgage Loan Originator registration.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Individuals may need to sit or stand as needed. May require walking primarily on a level surface for periodic periods, reaching above shoulder heights or below the waist or lifting, using hands to finger, handle, or feel, as required throughout the work day. May include lifting up to 25 pounds occasionally. Proper lifting techniques required. Special vision requirements include close vision and the ability to focus. The noise level in the environment is usually normal.

Equal Employment Opportunity:

JACOG LLC is an equal opportunity and affirmative action employer. As an EOE/AA employer, the organization will not discriminate in its employment practices due to an employee or applicant's race, color, religion, sex, national origin, age, sexual orientation, gender identity, veteran status, disability or other protected status.