



## JOB DESCRIPTION

**Position Title:** Mortgage Originator (Inside)

**Location:** TBD

### **General Summary:**

Develops and originates residential mortgage business at the credit union to achieve defined mortgage production goals. Establishes and maintains active, ongoing referral relationships with realtors, attorneys, and other key constituent groups, and works one on one with members and potential members to meet their mortgage lending needs.

Understands and follows expectations of Reliant's corporate culture. Leads by example in the consistent demonstration of accountability, respect, and teamwork. Provides quality service and strives to exceed service expectations. Acts in professional, friendly manner at all times. Completes work timely and accurately.

### **Duties & Responsibilities:**

*The following duties and responsibilities for this position are not all inclusive; others may be required or assigned.*

1. \*Achieves defined mortgage production goals.
2. \*Participates in the daily origination of residential mortgages in accordance with established goals and standards for the department. Including but not limited to discussions and interviews to evaluate needs, explain mortgage programs, match needs to credit union products, assist with residential mortgage application process. Demonstrate sound judgment in comparing and recommending alternative options.
3. \*Ensures the accuracy, completeness, and timely origination of residential mortgage requests and related documentation. Submits proper documented mortgage application packages to the mortgage processing area for action. Ensure ongoing follow up is timely and efficient throughout the process.
4. \*Develops and maintains active, ongoing referral relationships with realtors, attorneys, and other key constituent groups.
5. \*Works closely with staff to ensure maximum success with referral opportunities. Maintain accurate records and conduct regular follow-up on all sales leads.
6. \*Responds timely to telephone inquiries from many sources such as members, credit union staff, and referral sources to provide technical assistance and answers concerning mortgage policies/procedures, rates, terms, programs, and related matters.
7. \*Ensures compliance with regulatory agency and credit union guidelines.
8. \*Ensures effective teamwork, follow up, and coordination with mortgage processing staff and other credit union staff.
9. Monitors the mortgage marketplace and alerts the Manager of Mortgage Originations to changing industry trends and competitor pricing. Reports and provides feedback on the effectiveness of marketing and business development activities.
10. \*Works with branch and lending staff to pro-actively develop sales opportunities for other credit union products/services from mortgage applicants and personal contacts.
11. Identifies and communicates opportunities for involvement in community events, and actively participate in events as appropriate to increase visibility and enhance new mortgage business opportunities, including

but not limited to credit information sessions, business development booths, networking events, and realtor and other mortgage industry events.

12. Participates in the development and presentation of Home Buyer seminars including identification and solicitation of participating vendors promotional activities, and presentation of information.

*\*Indicates an essential function of this position.*

### **Required Knowledge, Skills and Abilities:**

1. Broad knowledge of the mortgage industry and mortgage lending practices. General knowledge of secondary market underwriting and other quality standards. Functional understanding of FHA, VA, SONYMA, USDA and conventional mortgage program guidelines.
2. Ability to work outside of traditional office hours. Business is conducted at the convenience of the member or business source (real estate agent, business affiliate) requiring work in the evening and on weekends, including overtime as approved.
3. Excellent verbal and written communication skills.
4. Effective listening skills.
5. Demonstrated record of positive customer service performance.
6. Must be able to manage and protect sensitive information and maintain confidentiality.
7. Ability to perform work with a high degree of accuracy and attention to detail
8. Effective interpersonal skills necessary to resolve complex situations regarding mortgage credit requests and to coach/mentor staff.
9. Demonstrated ability to work independently while supporting an overall team effort.
10. Ability to multi-task and prioritize while working in a high-volume, rapid pace environment.
11. Highly proficient personal computer skills, with knowledge of the Microsoft Office suite of products required. Advanced level Excel knowledge and experience.
12. Willingness and ability to speak in large and small group environments, including as presenter.
13. Ability to obtain and maintain federal licensing, as well as registration through NMLS as required.

### **Minimum Training and Experience:**

1. 3-5 years secondary market mortgage origination experience required.
2. Established referral source network required.
3. Experience with automated mortgage Loan Origination System required.
4. High school diploma or equivalent required; college degree preferred.

### **Physical Requirements**

1. Ability to use keyboard, monitor, telephone, and other standard office equipment.
2. Ability to communicate effectively with others in person and via telephone, email, and written documents.
3. Ability to travel independently within the Credit Union's geographic service area, with a valid NYS driver's license and dependable transportation. Use of personal vehicle is required.
4. Ability to decipher data contained in documents, reports, spreadsheets, etc., presented both on paper and electronically.
5. Ability to travel throughout multi-level buildings including stair climbing and descent and/or elevator operation.
6. Ability to lift and move a minimum of 10 lbs.
7. Capable of regular, reliable, and timely attendance.

**To Apply:**

Email or mail your resume and cover letter to:

careers@reliantcu.com

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