

## Lincoln 1<sup>st</sup> Bank ~ Internal Job Posting

**To:** All employees  
**From:** Human Resources

**Position Title:** MLO – Mortgage Loan Originator (01-19)  
**Reporting Manager:** VP, Retail & Business Development

**Application closing date:** August 15, 2019

### **Position Summary:**

The Mortgage Originator is responsible for developing and maintaining relationships with homeowners, home buyers, home builders, realtors, attorneys, financial planners, and accountants. This position is expected to generate qualified mortgage business by actively pursuing opportunities throughout the Corporate footprint in all geographies and customer demographics.

### **Duties & Responsibilities:**

- Develops new business by cultivating leads from external referral sources such as realtors, home builders, attorneys, financial planners and accountants. Maintains an ongoing relationship with these sources to foster ongoing referral business.
- Works with internal business partners such as branch staff, commercial lenders, and business development officers, to identify prospects and leads. Stays knowledgeable on Bank products and services and actively contributes to business development goals through cross sell opportunities, submitting referrals to other lines of business.
- Interviews loan applicants and assists applicants with identifying the products that best meet their needs. Collects financial data & documents and submits a complete loan application for processing. Monitors the loan process from origination to closing acting in the role of liaison between the Bank and the applicant. Provides mentoring and coaching on a regular basis to Departments involved in the origination process to ensure that sales and customer service standards are being met or exceeded.
- Maintains active relationships with existing customers to ensure retention of relationships, fostering new business through actively meeting the needs of those customers.
- Responsible for the origination of regulatory compliant residential loan applications for low- and moderate-income borrowers and in low and moderate income CRA assessment areas, by developing client referral sources including realtors, homebuyer counseling agencies and community groups.
- Keeps current and compliant with industry standards and government regulations and serves as subject matter expertise with all mortgage products. Adheres to bank policies and procedures.
- Actively promotes the Bank projecting a positive and professional image through participation in relevant community and professional activities to expand and enhance networking opportunities.
- Perform other duties or special projects as assigned.

### **Knowledge, Skills & Abilities:**

- Interpersonal communication skills.
- Computer skills, Microsoft Office experience.

- Ability to work effectively in a multi-task, high-volume environment.
- Excellent organizational skills.
- Strong problem-solving skills.
- Effective verbal and written communications skills.
- Maintain confidential customer and Bank information in a responsible and secure manner.

**Education & Experience**

- High School Diploma, GED or Equivalent
- Three years or more experience in residential loan sales/processing with financial institution or mortgage banking company required

Register with Nationwide Mortgage Licensing System Registry (NMLS) and obtain a unique identifier that is provided to consumers in accordance with all SAFE Act requirements. Renew registration with NMLS annually. Maintains and updates personal registry information as necessary to include name changes, employment changes, etc.

**If interested in this position, please contact Human Resources for an internal posting application.**