

## MARKETPLACE Mortgage Loan Officer

Responsible for originating real estate mortgage loans in accordance with LCNB National Bank product guidelines, and processing loans in accordance with LCNB National Bank processes up to delivery to an inside processor. The MMLO primary responsibility is to grow mortgage production outside of the branches by developing business relationships with realtors and other professionals and sourcing mortgage leads from these business relationships, including any existing "book" of business the MMLO may have acquired over his/her career. The MMLO should continue to build this network of referrals as a continuing source of new business **as the MMLO will not be assigned a Retail Banking Center**. The MMLO is expected to collect and review all needed supporting loan documentation and maintain a minimum standard of production and quality. The MMLO is expected to comply with all consumer and real estate lending laws and requirements. There is no defined territory, save the Bank's policy guidelines.

### Responsibilities

- Sales
- Source leads for mortgage loan originations, primarily away from the an LCNB location or home office
- Develop and build relationships with realtors and other business professionals
- Understand and Market LCNB National Bank mortgage loan products
- Meet with applicants to obtain information for mortgage loan applications and answer questions about LCNB National Bank's products and processes
- Collect loan documentation and financial information and upload into the loan operating system
- Master the Bank's point of sale and loan operating system
- Effectively communicate with processing and underwriting support staff
- Maintain a high level of customer satisfaction. Effectively resolve customer complaints
- Maintain open and effective communication channels customers, realtors and other referral sources, including regular scheduled meetings and dissemination of pertinent information
- Attend loan closings, sales and officer meetings
- Operate within a team environment and effectively with other departments

### Qualifications

- Unquestionable integrity and a genuine desire to help others
- 5+ years of production and/or secondary marketing experience in a mortgage lending or banking environment
- Proficient in mortgage lending compliance and regulatory requirements including federal and state lending statutes, and a solid understanding of mortgage underwriting criteria
- Ability to thrive in a high volume, fast-paced environment
- Self-motivated and self-sufficient in approach to work
- Strong organizational and time management skills; close attention to detail
- Ability to build and maintain positive and effective relationships with others
- Strong oral and written communication skills. A good listener. Articulate. Ability to effectively present information and respond to managers, referral sources and customers
- Strong work ethic; ability to work to achieve desired production results
- Use Microsoft Office products (excel, word, outlook, etc.)

**Reporting Line:** VP - Head of Mortgage Lending  
**Level:** Vice President or Assistant Vice President  
**Exempt:** Yes  
**Job Type:** Full-time  
**Required education:** Bachelor's or equivalent experience  
**Required licensure:** NMLS (obtained or transferred within 45 days from date of hire)  
**Required experience:** +5 Years  
**Salary/Compensation:** Commission, refer to LCNB National Bank I-Comp Plan (Exempt)  
**Accommodations:** Expected to work outside the office 70%+ of the time, Hotel offices are available when in an LCNB location. Reasonable ADA compliant accommodations are available.