



Position Description

Mortgage Loan Officer -Branch (LOB)

Identifying Information:

Department: Mortgage Department

Reports To: VP- Mortgage Sales Manager

Location: Uses a hotel office in an assigned Retail Banking Center, may work remotely on occasion

Hours: Determined by LOB and production target (Non-Exempt)

Summary:

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 LOB's primary responsibility is to grow mortgage production by assisting branch and bank personnel with mortgage leads and developing business relationships with realtors and other professionals and sourcing mortgage leads from these relationships. The **LOB will be assigned a Retail Banking Center**. The LOB is expected to collect and review all needed supporting loan documentation and maintain a minimum standard of production and quality. The LOB 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.

Essential Duties and 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 and 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

Required Traits/Behavioral Competencies:

- Unquestionable integrity and a genuine desire to help others
- 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

Qualifications/Education/Experience:

- +5 years of experience underwriting FHA, VA, and Conventional Loans.
- Proficient in mortgage lending compliance and regulatory requirements including federal and state lending statutes, and a solid understanding of mortgage underwriting criteria
- Knowledge of retail lending concepts and principles is required, along with formal training in personal financial analysis and tax return analysis is required.
- Bachelor's Degree or equivalent experience
- Previous mortgage or consumer lending experience preferred

Job Competencies/Skills:

- NMLS (Obtained or transferred within 45 Days of hire)
- Knowledge of retail lending concepts and principles
- Thorough understanding and strong working knowledge of credit, underwriting, credit policy and financial statement analysis
- Knowledge of DU and LP
- Strong PC Skills (Loan Operating Systems, Adobe, Microsoft Windows Office Products, etc.)

Physical Requirements:

- Must be able to remain stationary position up to 30% of time.
- Must be able to lift up to 10 lbs.

Work Environment:

- Expected to work outside the office 50%+ of the time, Hotel offices are available when in an LCNB location
- Full-time