

2019 Creative Compassion, Inc.

Mortgage Loan Officer 20 hrs Weekly

M – W 8-8-4



Job Title: Mortgage Loan Officer

The Mortgage Loan Officer (MLO) is responsible for brokering mortgage loans with our partner lender agencies and maintaining a consistent pipeline of viable applications in order to produce brokerage revenue for the agency. The MLO reports to the Executive Director. From time to time, the MLO will work with fellow staff to market program and update application process as necessary. This job description does not cancel or undermine any statements within the CCI Employee Manual.

ESSENTIAL DUTIES AND RESPONSIBILITIES

1. Maintain controls on financing applications received – protects consumer and organizational data, does not share information to unauthorized third parties
2. Seeks out and builds community & business partnerships to enhance application submission and loan closings.
3. Responsible for brokering mortgage applications for conventional, FHA, VA, and USDA Guaranteed loan products and meeting production targets.
4. Obtain relevant information and evaluate applicants' financial status, including credit history, debt-to-income ratio, and appraisal reports, to determine recommendation for loan approval
5. Perform business development tasks, including managing the pipeline by generating leads and referral business, and maintaining relationships with existing and past clients
6. Maintain both individual and organizational certifications to offer mortgage services
7. Update CCI Executive Director once a month on program viability.
8. Maintain NMLS accounts.
9. For approved financing applications, work between lending entity, realtors, and other involved parties to ensure loan closes in a timely, efficient manner.
10. For any interest or financing applications received, follow up regularly with homebuyers to make sales
11. Represent the employer at community events and host seminars
12. Meet and communicate with applicants to explain the risks and benefits, as well as the terms of loan products and government regulations
13. Attend & complete routine trainings or Board meetings when requested
14. Maintain current knowledge of all applicable lending regulations, the economy, market rates, vendors, and competitors
15. Attend loan closings

PROFESSIONAL QUALITIES

1. Transparent and high integrity workmanship
2. Sales ability to businesses and customers
3. Strong organizational abilities including planning, file organization, scheduling, etc.
4. Ability to convey information clearly
5. Skills to collaborate and motivate customers to follow through with application
6. Flexible leadership persona
7. Strong written and oral communication skills
8. Ability to interface and engage professionals and customers
9. Demonstrate ability to collaborate with staff
10. Strong public speaking ability
11. Able to follow oral & written instructions
12. Commitment to maintaining positive relationships with business partners, customers, and fellow staff members
13. Self-directed on projects & deadlines

CERTIFICATIONS & EXPERIENCE

1. NMLS License (required)
2. 2+ years of experience in the mortgage lending, banking, or real estate industry (required)
3. Strong Microsoft Office skills and ability to use relevant industry-specific computer programs, as well as mortgage calculators (required)
4. Working experience with affordable lending products such as VA, FHA, & USDA mortgage loans and underwriting systems. (required)
5. Good credit rating and history, demonstrating fiscal responsibility. (required)

PAY & BENEFITS

MLO will be an employed staff of CCI. Pay will be hourly based, at a rate of \$15.00 per hour. Paychecks are issued on a bi-weekly basis. Paid holiday, paid vacation/sick leave as accrued. Compensation for mileage. Ability to earn \$50 flat fee per home loan closed. Chance to increase hours into full-time position once workload permits. CCI will pay for annual necessary continuing education opportunities.

WHAT TO INCLUDE WITH YOUR RESUME*

1. Name, Contact Information
2. Copy of current, unexpired MLO Licensure for State of TN
3. Copy of Driver's License & Social Security card (for purposes of pulling credit report)
4. Resume should include past 2 years of job titles relevant to position applying for
5. At least 2 professional references not related to you

**Please understand that failure to submit a resume with additional documents will not be considered for review.*

Employment contingent upon passing a pre-employment drug test & credit report review, at the cost of Employer.

Interested applicants should apply directly to Creative Compassion, Inc. by way of physical drop-off, mail, fax, or email. Interviews will be scheduled after passing an initial review.

Contact Information

Creative Compassion, Inc.

20 Penny Lane

Crossville, TN 38555

Phone: 931-456-6654

Fax: 931-456-6659

Email: sbates@creativecompassioninc.com