

Universal Lending Corporation Job Description

Job Title: Mortgage Loan Officer – Retail
Department: Retail Branch – Fort Collins
Reports To: Branch Manager
FLSA Status: Exempt

SUMMARY

Originate mortgage and development loans through solicitation of builders/developers, real estate brokers, and, on occasion, financial institutions.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

Interviews loan applicants to document income, debt, and credit history.

Requests documents such as income tax return, bank account number, purchase agreement, and property description, for verification.

Determines if applicant meets establishment standards for further consideration.

Informs applicant of closing costs such as appraisal, credit report, and notary fees.

Works within fairly standardized methods and utilizes company standard rates.

Answers applicant's questions and asks for signature on information authorization forms.

Calls on trade, takes applications, review credit, negotiates rates within company guidelines and follows through on closing.

Submits application forms to Mortgage Loan Processor for verification of application information such as, but not limited to, "verification of employment" and "verification of deposit."

Calls applicant or other persons to resolve discrepancies, such as credit report showing late payment history.

Informs applicant of loan denial or acceptance.

Visits establishments such as branch banks, credit unions, real estate brokers, and builders, to promote mortgage service.

Must sell the advantages of the company and/or FHA/VA insurance.

Responsible for a personal production quota.

SUPERVISORY RESPONSIBILITIES

None

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE

1 to 3 years' experience in residential loan production or equivalent sales experience.

COMMUNICATION AND WORK SKILLS

- **To perform effectively in this position, incumbent must:**
- **Have good interpersonal skills;**
- **Have excellent writing skills;**
- **Be detail-oriented;**
- **Have good organizational skills;**
- **Have salesmanship abilities**

TECHNOLOGY

Microsoft Outlook, Word, Excel, Internet Explorer, Chrome, Encompass

Contact

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