

## **Job Description**

### **Mortgage Sales Director**

### **One Community Bank**

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**Job Title:** Mortgage Sales Director  
**Department:** Mortgage Banking  
**Supervisor:** VP-Mortgage Lending  
**Status:** Salary, Full-time, Exempt  
**Date Reviewed:** September 17, 2020

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#### **Summary:**

The Mortgage Sales Director is responsible for the development and growth of the mortgage loan officer staff and sales activities. In addition, they will develop and grow solid client relationships and obtain permanent real estate loan applications that result in loan closings in compliance with FNMA, FHLMC, Investors, Supervisory Agency, and Company regulations, policies, and procedures. Also maintain contact with realtor, builders, and referrals to obtain continuing volume of loan applications and closings for the purchase of 1-4 single family owner-occupied residences. Always provide courteous and expeditious service to our loan clients and customers to maintain an amicable relationship and comply with our policies and procedures

#### **Essential Duties and Responsibilities include the following:**

- Responsible for mortgage loan officer staff.
- Maintains knowledge of the requirements and complies with all requirements of the specific agency on each loan for their purchase along with the Bank's loan policy.
- Complies with all disclosure requirements on all loans.
- Establishes a client base of builders and realtors through periodic solicitation to obtain referrals of their purchasers to us for financing in a continuing volume that makes this a viable position in the Company.
- Consult with Bank customers and other referrals with regard to financing purchases or refinancing of their real estate.
- Takes loan applications with complete documentation, disclosures, and collects fees and sets up for loan processing and closing.
- Responsible for processing of loans under established Company guidelines and maintains contact with customers.
- Coordinates loan closings with borrowers, sellers, closing agents, and the Company's loan approval and closing requirements and policies.
- Analyze customer financial information to determine which financial products best meet the customer's needs.
- Attends trade association meetings that relate to the mortgage origination business.
- Ability to negotiate loan terms including rates with clients to obtain reasonable income for the Company.
- The duties and responsibilities described are not a comprehensive list. Additional tasks may be assigned as necessitated by business demands.

#### **This position will also be expected to use the following computer programs:**

- Microsoft Office Suite (including Word, Excel, Outlook)
- Web browsers, i.e. Internet Explorer and any web-based provider website (i.e. SNL)

- Will be expected to utilize other programs such as Desktop Underwriter, Loan Product Advisor, MortgagebotLOS, MortgagebotPOS, and SparakOther programs as necessary

**Working Conditions:**

- Occasional travel may be required to attend training sessions or meetings held off site or at other branch locations.
- On occasion, there will be meetings, training sessions, and or tasks that will require before, after work, or on weekend that is not regularly scheduled.
- Some telecommuting is offered for this position

**Training / Policy Acknowledgments**

- Online classes – Online classes are assigned for this position and are expected to be completed on an annual basis.
- Bank Policies – similar to the online classes, Bank policies are assigned to best fit this position and are expected to be reviewed, understood and signed on an annual basis. Employees are also expected to attend internal policy training sessions.
- Other training as assigned.

**Required Qualifications / Skills / Abilities:**

- High School Diploma or GED with additional classes, seminars, or courses in Real Estate Finance, Appraisal, or Real Estate Sales preferred.
- 4 – 6 years experience as Real Estate Loan Originator, Processor, Closer, Underwriter, or Real Estate Sales
- Must hold a current NMLS license
- At least 3 years of supervisory experience, preferred
- Experience with lending software is preferred, but not required
- Strong problem-solving skills
- Advanced Microsoft Office skills

**Physical Demands:**

- Long periods of sitting/standing
- Long periods of computer work

**Supervisory Responsibilities:**

Direct supervision of the mortgage staff. Carries out supervisory responsibilities in accordance with the Bank's policies and applicable laws. Responsibilities include: providing leadership, planning, assisting in hiring process, training, assigning work, annual performance appraisals, coaching, inspiring, developing, disciplining, and rewarding staff to meet current and future departmental needs. This position seeks win/win solutions, positively engages with all staff, addresses complaints and resolves problems.

**Leadership Competencies:**

To perform the job successfully, a supervisor should demonstrate the following competencies:

**Oral Communication** - Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification; Responds well to questions; Demonstrates group presentation skills; Participates in meetings.

**Written Communication** - Writes clearly and informatively; Edits work for spelling and

grammar; Varies writing style to meet needs; Presents numerical data effectively; Able to read and interpret written information.

**Leadership** - Exhibits confidence in self and others; Inspires and motivates others to perform well; Effectively influences actions and opinions of others; Accepts feedback from others; Gives appropriate recognition to others.

**Strategic Thinking** - Develops strategies to achieve organizational goals; Understands organization's strengths & weaknesses; Analyzes market and competition; Identifies external threats and opportunities; Adapts strategy to changing conditions.

**Judgment** - Displays willingness to make decisions; Exhibits sound and accurate judgment; Supports and explains reasoning for decisions; Includes appropriate people in decision-making process; Makes timely decisions.

**Planning/Organizing** - Prioritizes and plans work activities; Uses time efficiently; Plans for additional resources; Sets goals and objectives; Organizes or schedules other people and their tasks; Develops realistic action plans.

**Professionalism** - Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position; Accepts responsibility for own actions; Follows through on commitments.

This employee assures compliance with all Bank policies, procedures and processes, and all applicable state and federal banking laws, rules and regulations; adheres to Bank Secrecy Act (BSA) responsibilities that are specific to the position.

**I have read and understand the above job description.**

Signature: \_\_\_\_\_

Name (print): \_\_\_\_\_

Date: \_\_\_\_\_