



Job Posting Mortgage Sales Director

One Community Bank is searching for a dynamic and highly motivated person to fill our full-time Mortgage Sales Director position. Qualified candidates interested in working at a growing community bank should submit their cover letter and resume by email to:

Talent, careers@onecommunity.bank

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 reporting to this position.
- Manage, mentor, and train mortgage loan officers so they develop and meet their sales goals.
- Assist in ensuring that mortgage division is operating in accordance with established policies, procedures, regulations, and secondary market rules.
- Assist mortgage loan officers with loan structuring, pricing, and underwriting of mortgage loans to product guidelines.
- Maintain relationships with other managers within mortgage division and throughout the bank to ensure a cohesive team and a collaborative approach.
- Collaborate with Chief Mortgage Officer and other mortgage supervisors on soliciting, originating, processing, loan closing, always ensuring a quality customer service experience.
- This position will work closely with the Senior Vice President of Mortgage Lending and Chief Mortgage Loan Officer in establishment of production and revenue goals for the division.
- Participate in community events and activities in all of our market areas.
- Participate in establishing goals and other mortgage planning activities.
- Assist in secondary market function of the bank.
- Responsible for keeping abreast of all applicable state laws and regulations, investor guidelines and changes to ensure One Community Bank is in compliant.

- Maintain comprehensive knowledge of mortgage loan origination system and work with other managers to continually improve processes and enhance system efficiencies.
- 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.
- Takes loan applications with complete documentation, disclosures, and collects fees and sets up for loan processing and closing.
- Attends trade association meetings that relate to the mortgage origination business.

Required Qualifications / Skills / Abilities:

- Bachelor's Degree in Business, Finance, or Marketing, preferred.
- At least 5+ years mortgage lending and/or banking experience.
- At least 3 +years of supervisory experience, preferred.
- Knowledge of mortgage lending rules, regulations, policies, and procedures in the financial services industry.
- Advanced experience in consumer lending, mortgage lending, loan pricing, and portfolio management.
- Extensive knowledge of consumer mortgage lending practices and procedures.
- In-depth understanding of and ability to interpret regulations affecting lending programs.
- Strong problem-solving skills
- Advanced Microsoft Office skills