



Job Posting Mortgage Loan Officer

One Community Bank is searching for a dynamic and highly motivated person to fill our full-time Mortgage Loan Officer 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 Loan Officer (MLO) proactively solicits new residential mortgage business and sells mortgage products to meet established loan quality and production goals.

Essential Duties and Responsibilities include the following:

- Continually identifies, develops and maintains a quality network of business relationships that serves as a recurring source of referrals for new mortgage lending opportunities
- Responds to client inquiries and referrals that are generated from both their own contacts and from other Bank business channels
- Ensures exceptional client experience by overseeing loan process from origination to close and providing on-going communication to clients and business partners.
- The MLO ensures exceptional client service by maintaining thorough knowledge of lending programs, policies, procedures and regulatory requirements, demonstrating a commitment to professional ethics, complying with all Federal and State compliance policies and adhering to HMDA requirements.
- Work with Mortgage Loan Processors, Underwriters, Loan Closers and Senior Management directly to ensure that loan documents are submitted in a timely manner following Federal Government requirement for early disclosures and closing disclosure.
- Maintain current and thorough knowledge of all lending programs, policies, procedures and regulatory requirements.
- Identifies appropriate opportunities to sell additional products.

Required Qualifications / Skills / Abilities:

- High School Diploma, Bachelor's Degree preferred
- Solid time management skills and the ability to organize prioritize and perform multiple tasks simultaneously.
- Ability to communicate clearly and effectively, both verbally and in writing, across a variety of audiences.
- Ability to analyze and comprehend complex financial data and provide financial alternatives.
- Professional and effective interpersonal skills.
- Enthusiasm for assignments and the ability to meet established timelines.

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