



Job Title:	Mortgage Loan Originator	Reports To:	Mortgage Manager
Department:	Mortgage	FLSA Status:	Non-Exempt
Location:	Main Office	Travel Req:	N/A
Salary:		Position Type:	Full Time
Approved By:		Last Updated:	2025

Job Summary:

The Mortgage Loan Originator (MLO) is responsible for originating residential mortgage loans by developing referral relationships, educating borrowers on loan options, and guiding them through the mortgage process from application to closing. The MLO ensures compliance with all federal, state, and company regulations while delivering exceptional customer service.

Job Responsibilities:

- Generate mortgage loan applications through self-sourced business, referrals, and internal leads
- Consult with borrowers to assess financial needs and recommend appropriate loan products
- Collect, analyze, and review borrower documentation (income, assets, credit, etc.)
- Explain loan terms, rates, fees, and disclosures clearly and accurately
- Submit complete and accurate loan files to processing and underwriting
- Maintain ongoing communication with borrowers, processors, underwriters, and referral partners
- Ensure compliance with all applicable laws and regulations (e.g., SAFE Act, RESPA, TILA, Fair Lending)
- Maintain active NMLS registration and required continuing education
- Build and maintain strong relationships with real estate agents, builders, and other referral sources
- Originates Conventional, FHA, and VA mortgage loans

Other duties assigned by manager as needed

Qualifications:

- Active Mortgage Loan Originator license with NMLS registration
- Prior mortgage origination experience preferred
- Strong knowledge of mortgage products, guidelines, and underwriting standards
- Excellent communication, negotiation, and customer service skills
- Proven ability to self-generate business and manage a pipeline
- High level of integrity, professionalism, and attention to detail
- Proficient in loan origination systems (LOS)
- Administrative Writing Skills

Education & Licensing

- High school diploma or equivalent required
- Must maintain compliance with state and federal licensing requirements

Physical Demands:

- **Sedentary:** exerts up to 10lbs of force occasionally and/or may have to lift, carry, push, pull or otherwise move objects up to 10 lbs. Involves sitting most of the time, but may involve walking or standing for brief periods of time.
- **Hearing:** Ability to receive detailed communication through oral communication.
- **Reaching:** Extending hand(s) or arm(s) in any direction.
- **Talking:** Expressing or exchanging ideas by means of spoken word. Talking is important for those activities in which workers must impart oral communication to clients or to the public, and those activities in which they must convey detailed or important spoken instructions to other workers accurately, loudly, or quickly.
- **Environmental Conditions and Physical Surroundings:** Normal conditions compliant with regular office work.
- **Interpersonal Skills/Behaviors:** Dealing with individuals with a range of moods and behaviors in a tactful, congenial, personal manner as to not alienate or antagonize them.

Compliance:

To comply with all Federal, State, and local regulations including but not limited to: The Bank Secrecy Act (BSA), Anti-Money Laundering Act (AML), and the Customer Identification Program (CIP).