



<b>Job Title:</b>	Mortgage Loan Originator	<b>Reports To</b>	VP of Mortgage
<b>Department/Group:</b>	Mortgage	<b>FLSA Status</b>	Exempt/Non Exempt
<b>Location:</b>	Main Branch	<b>Travel Req.</b>	n/a
<b>Level/Salary Range:</b>	Base + Commission	<b>Position Type:</b>	Full Time
<b>Approved By:</b>		<b>Last Updated:</b>	2011

**Job Summary**

As a Mortgage Loan Originator you will promote the sale of USE Credit Union Mortgage loans through internal and outside sales leads (i.e. realtors, builders, etc.). The loan originator is encouraged to use all resources at his/her disposal to generate as many leads as possible.

**Essential Duties and Responsibilities**

- MLO is responsible for the upfront consultation with the member(s),
- MLO is responsible for completing the initial application, obtaining an approval through DU, locking the appropriate rate,
- MLO is responsible for obtaining supporting documentation such as paystubs, bank statement and collecting any upfront fees and mailing all early disclosures.
- MLO is responsible for ensuring there aren't any challenges with early disclosures making sure process is complete and within regulatory guidelines
- MLO will need to work with Mortgage Loan processors to ensure documents and communications are handled efficiently
- MLO is responsible for keeping members and other interested parties informed as to the progress of given transactions
- Other duties assigned by supervisor as needed

**Skills/Qualifications:**

High School Diploma or equivalent

Administrative Writing Skills, Microsoft Office Skills, Organizational skills, and Verbal Communication skills.

**Physical Demands**

**Sedentary** - Exerts up to 10 lbs. of force occasionally and/or may have to lift, carry, push, pull, or otherwise move objects up to 10lbs. Involves sitting most of the time, but may involve walking or standing for brief periods of time.

**Hearing**- Ability to receive detailed information through oral communication

**Computing**- May perform some basic arithmetic

**Analyzing** - Examining and evaluating data. Presenting alternative actions in relation to the evaluation is frequently involved.

**Talking** - Expressing or exchanging ideas by means of the spoken word. Talking is important for those activities in which workers must impart oral information to clients or to the public, and in 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 so as not to alienate or antagonize them

**Compliance**

To abide by all federal, state, and local laws including but not limited to: The Bank Secrecy Act, including the Office of Foreign Assets Control (OFAC) and Financial Crimes Enforcement Network (FinCEN); Uniform Commercial Code (UCC); Federal Reserve Bank; and National Credit Union Administration (NCUA), Anti-Money Laundering (AML), Customer Identification Program (CIP) and Customer Due Diligence (CDD) daily to ensure compliance with current regulations. Maintain confidentiality of current, past, and potential members and their personal and financial information. All employees shall be trained annually in BSA/AML compliance.