

Mortgage Loan Originator

If you are looking for a challenging and rewarding career, we'd like you to join our Security Bank of Kansas City team! Our banking professionals receive paid training and ongoing education, opportunities for growth and advancement, great benefits, and use the latest in technology to help make the experience at Security Bank of Kansas City a pleasant one for our staff as well as our customers!

Job Description:

*The **Mortgage Loan Originator** continually identifies, develops, and maintains a quality network of business relationships that serves as a recurring source of referrals for new mortgage lending opportunities. A Mortgage Loan Originator's network may consist of real estate professionals, builders, professional and personal contacts, as well as other valuable referral sources.*

Job Requirements:

- Conducts interviews with prospective borrowers in order to analyze financial and credit data, determines customer financing objectives, advises customers of product/pricing policies and guidelines, and gathers any additional required information.
- Ensures exceptional customer 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.

Required Qualifications:

Those Required to Enter the Job

- This position is subject to SAFE Act registration requirements. Pursuant to the SAFE Act requirements, all incumbents who will be engaged in residential mortgage loan originations (as defined by the SAFE Act) must register with the federal registry system and maintain a status in good standing under the SAFE Act requirements.
- Two to three years of experience in loan originations.
- Knowledge of conventional and/or government guidelines.
- Knowledge of processing, underwriting and/or closing procedures/federal lending regulations governing real estate lending.
- Strong written and verbal communication skills.
- Teamwork and customer service skills a must.
- Self-motivated and highly organized.
- Good knowledge of computer system utilized to process transactions, loan documentation, lending practices and regulatory requirements. 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.
- Professional and effective interpersonal skills.

Those Preferred, but Not Required

- Familiar with FHA and HUD guidelines.

	<ul style="list-style-type: none"> • Strong computer skills including MS applications and previous experience utilizing laptop technology for communication purposes including accessing rate, credit and loan status information. • Strong Encompass software skills.
Equipment Required to Perform the Job:	<ul style="list-style-type: none"> • Telephone • Multi-line Telephone System • Voice mail system • Computer Monitor • Personal Computer • 10 Key Calculator • Scanner, Fax, and Copy Machines • Multi-drawer File Cabinet • Shredding Machine • Typewriter - Electronic
Software Requirements:	<ul style="list-style-type: none"> • Loan Origination Software, Encompass preferred • Word Processing • Spreadsheets – Data Entry • Spreadsheets – Creation/Analysis
Exertion/Physical Requirements:	<ul style="list-style-type: none"> • Moving objects weighing up to 15-20 lbs. • Sitting 70% of day • Standing 15% of day • Walking 15% of day • Removing objects from shelves • Dexterity/Coordination • Reading material/PC Monitor • Writing/typing • Speaking/Communicating • Listening/Hearing • Ability to travel to various worksite locations or departments.
Other Information:	<p>Statements included in this job description are intended to describe the general nature and level of work performed by the employee(s) assigned to this job. The statements are not intended to be construed as an exhaustive list of responsibilities, duties and skills required.</p> <p>Accommodations will be made to allow for meeting job requirements when it does not place an "undue hardship" on Security Bank of Kansas City.</p> <p>Security Bank of Kansas City is an Affirmative Action / Equal Opportunity Employer.</p>

Submit your application at:

<https://www.paycomonline.net/v4/ats/web.php/jobs/ViewJobDetails?job=196324&clientkey=01D8EF3AB6679746D03256A89C53D4A7>

