



## **Mortgage Loan Originator**

**Job Classification:** Full-Time, Non-Exempt

**Reports to:** Mortgage Sales Manager

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### **Position Summary**

The Mortgage Loan Originator (MLO) proactively solicits new residential mortgage business and sells Texas National Bank's mortgage products to meet established loan quality and production goals.

In this on-going sales role, the MLO 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 MLO's network may consist of Real Estate professionals, Builders, professional and personal contacts, as well as other valuable referral sources, and is enhanced by the MLO's regular participation in business related development opportunities, community efforts to promote homeownership and professional organizations. The MLO responds to customer inquiries and referrals that are generated from both their own contacts and from other Texas National Bank business channels. The MLO conducts interviews with prospective borrowers in order to analyze financial and credit data, determine customer financing objectives, advise customers of product/pricing policies and guidelines, and gather any additional required information. The MLO 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.

### **Principal Duties and Responsibilities**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Develops and maintains successful relationships with business referral sources, existing and prospective Texas National Bank.
2. Prospects new mortgage lending opportunities.
3. Meets with customers as necessary during various stages of the loan process.
4. Utilizes Texas National Bank's training materials, reference tools and other resources to provide accurate and up-to-date loan program/policy information to both external customers and internal business partners.

5. Provides complete loan applications to expedite the customer's loan request.
6. Ensures exceptional customer experience by overseeing loan process from origination to close and providing on-going communication to customers and business partners.
7. Achieves production goals as established by Texas National Bank.
8. Oversees and ensures successful completion of all assigned MLO Training activities.
9. Performs other duties as assigned.
10. Completes regulatory and compliance training, as needed.
11. Complies with federal and state regulations and all established bank policies and procedures.

### **Other Responsibilities**

- Must have excellent analysis, observation and decision-making skills.
- Highly focused, able to rapidly determine key priorities, clearly communicate the priorities and ensure resources are properly aligned.
- Should possess excellent interpersonal and communication skills for maintaining effective relationships with officers, employees, and members of the business and civic community.
- Should be able to provide strong, compassionate and visible leadership, which fosters positive attitudes and trust among employees, customers, and prospects.

### **Education and Experience Requirements**

- A high school diploma or equivalent. Bachelor's degree preferred.
- Must have at least three years of experience and knowledge of Conventional fixed or ARM mortgage, FHA, USDA, VA and FHA loans.
- Experience with Microsoft office products.
- 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.
- Ability to effectively present information in a one-on-one, or small group, situations to customers, clients, and other employees of the organization.
- Enthusiasm for assignments and the ability to meet established timelines.

## **TRAINING REQUIREMENTS**

All employees are required to attend scheduled mandatory trainings and complete online regulatory compliance training courses applicable to their specific job function. In all situations, employees must ensure that their actions fully comply with all federal banking laws and regulations, including internal bank policies and procedures. Failure to adhere to these requirements will be grounds for disciplinary action, including probation and possible termination.

## **COMMUNITY INVOLVEMENT**

Texas National Bank's Mission Statement includes a commitment to helping our communities grow by serving them with pride and integrity. All employees are encouraged

to volunteer for bank sponsored activities, civic, charitable and community events and to be active in the communities we serve.

***Management reserves the right to change this position description at any time according to business needs.***

**Our Hiring Philosophy:**

Texas National Bank recognizes that the quality of our people is the foundation for our success. Attracting individuals who value a challenging work environment that rewards the contributions of its people is the cornerstone of our hiring philosophy. It is the policy of Texas National Bank to provide equal employment opportunities (EEO) to all persons regardless of age, race, sex, religion, national origin, handicap, marital status, or other attributes not pertinent to the job requirements. This policy reflects our practice of making all employment decisions, from recruitment to promotions, based on an individual's qualifications without discrimination on any basis.