

**AMERICAN NATIONAL CORPORATION
JOB DESCRIPTION**

JOB TITLE: Mortgage Loan Originator (15)

DEPARTMENT: Mortgage Loan (22)

GRADE LEVEL: H

EEO TITLE: 4 Sales Workers

CLASS: Exempt

JOB GROUP: Sales

DOO: 04/94 **DOR:** 01/99

JOB SUMMARY:

Responsible for originating mortgage loans with consumer clients, providing follow-up and closing on loans. Responsible for timely completion of required training applicable to the position and regular and effective application of such training in the performance of the position.

ESSENTIAL JOB FUNCTIONS:

1. Soliciting residential first mortgages through contacts with realtors, builders, and professionals. (25%)
2. Interviews and explains different financing programs to mortgage loan applicants. Advises applicant in choosing the appropriate financing course and obtains pertinent financial and loan information. (50%)
3. Coordinates with loan operations on the processing of the application and reviews the loan papers in preparation for closing. Explains the documents to applicants at closing. (15%)
4. Communicates with applicants and realtors on progress of application. (5%)
5. Achieve compliance certification and use knowledge of compliance/CRA regulations in day-to-day activities. Maintain knowledge of trends and developments in the local real estate market, as well as the changing rules and regulations pertaining to both private and government-insured mortgages. (5%)

MARGINAL DUTIES:

1. Processes special reports and performs other related duties as assigned. (5%)

PERSONAL FINANCES: Must have the ability to manage personal finances.

NECESSARY KNOWLEDGE, SKILLS & ABILITIES:

1. Knowledge of Secondary Market and mortgage loan regulations and guidelines.
2. Knowledge of VA and FHA loans.
3. Knowledge of word processing software.
4. Skills in operating various office equipment such as: computer terminal, personal computer, adding machine, and copy machine.
5. Ability to communicate both oral and written in a courteous and professional manner.
6. Ability to work under pressure to meet deadlines.

EDUCATION & EXPERIENCE:

1. College degree in Business Administration and/or equivalent work experience.
2. Three years previous mortgage lending experience.

PHYSICAL REQUIREMENTS:

0-24% 25-49% 50-74% 75-100%

Seeing: Must be able to read documents, computer screens, reports and other communication.				X
Hearing: Must be able to communicate with customers and co-workers.				X
Standing/Walking: Must be able to walk when inspecting construction sites.			X	
Climbing/Stooping/Kneeling etc.:	X			
Fingering/Grasping/Feeling: Must be able to write and use keyboard.				X

PHYSICAL DIMENSIONS:

Light Work: Exerting up to 20 pounds of force occasionally, and/or up to 10 pounds of force frequently, and/or a negligible amount of force constantly to move objects. If the use of arm and/or leg controls require exertion of forces greater than that for Sedentary Work and the worker sits most of the time the job is rated for light work.

NOTE: The statements herein are intended to describe the general nature and level of work being performed by employees assigned to this classification. They are not intended to be constructed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified.