

MERCHANTS BANK OF BANGOR

POSITION DESCRIPTION

Position Title: VP/Residential Mortgage Officer

Date: 10/2017

Reports to: Larry Rice, SVP/Chief Credit Officer

Primary Function: Responsible for originating mortgage loans offered by the company. Continuously identifies, develops and maintains a network of business relationships to establish a constant referral source to originate new loans.

Principal Accountabilities:

- Represents the company in a professional and enthusiastic manner by providing an exceptional level of customer service and adhering to the core values of all functions of the job responsibilities.
- Build a network of referral sources such as Real Estate professionals, Builders, Centers of Influence and personal contacts, as well as participate in business and community related development opportunities
- Meet or exceed the minimum production and goals set by the company by originating and closing quality loans.

Position Requirements:

- Minimum of one year experience working in a mortgage loan originator capacity at a mortgage company, bank or other financial institution.
- Excellent level of oral and written communication skills. Ability to communicate across a variety of audiences.
- Must demonstrate knowledge of the entire mortgage process, underwriting and closing guidelines, as well as have knowledge of FNMA, FHLMC, FHA , VA and USDA product guidelines.
- Professional and effective interpersonal skills.
- Constant communications with borrowers from origination through closing. Work in concert with related Processing, Underwriting and Closing Departments to ensure our commitment to excellent customer service.
- Excellent time management skills and the ability to organize and prioritize multiple tasks at the same time.
- Solid decision making skills with display of professionalism in maintaining confidentiality.
- Must be knowledgeable on the methods and procedures for promoting and marketing of all mortgage products and services.
- Ability to analyze and comprehend financial data and provide financial alternatives.
- Intermediate level of computer skills.
- NMLS License
- Valid driver's license