THE | COASTAL | BANK

Position Title	Mortgage Loan Originator
Job Family	Mortgage
Overview	This position is responsible for the mortgage lending function of the bank. Other responsibilities include working with clients to explain process and answer questions during the lending process. This position also represents the bank in the community through attendance and participation in community events.

Areas of responsibility and accountability:

- Works with prospective loan clients to obtain lending business for the bank.
- Educates perspective clients about the bank's underwriting guidelines and all applicable government regulations.
- Explains complex approvals or denials to the prospective loan clients.
- Represents the bank at community functions to enhance its image and develop new lending business.
- Continuously markets the bank's lending services to the local real estate community (e.g., the realestate agents, construction companies).
- Cross-sells the bank's products and services to customers.
- Screens mortgage loan requests based on the bank's or secondary market's policies and the types of mortgage loans actually offered by the bank.
- Interviews prospective loan clients.
- Obtains information (e.g., credit reports, background checks) needed regarding perspective loan clients.
- Completes and processes loan applications quickly to achieve compliance requirements.
- Studies new regulations that effect the bank's lending policies and works with the bank's management to ensure compliance with the regulations.

Education and Experience

- Three years experience in the mortgage industry, high school diploma or equivalent required. Bachelor's degree with 2 to 3 years of mortgage banking or related field experience preferred. General knowledge of the standard Fannie Mae and Freddie Mac guidelines are preferred. Must be proficient with Microsoft Word and Excel Program and have some experience with PC based mortgage software programs. Working knowledge of the Internet is preferred.