https://freedmont.com/job/freedmont-loan-originator-inside/

Freedmont Loan Originator – Inside

Hiring Organization
Freedmont Mortgage

Industry
Mortgage

Job Location
50 Scott Adam Road, Second Floor, 21030, Hunt Valley, MD

Date posted
June 1, 2020

Description

Our Loan Originators are responsible for generating and developing business from loan applicants with a variety of financial needs.

Loan Originator will be provided with leads from our proprietary web based sources. These leads will be assigned via our CRM/Lead Management system. Loan Originator is expected to contact these leads in a reasonable time frame and attempt to pre-qualify these potential home buyers. Must perform proper follow-up as set-out within our Loan Officer Growth system.Loan Originator must update the CRM and Lead management system with the lead status.

As a Lead Based loan officer you may also originate self-generation business.

This is an in-office loan originator position with required calling hours.

The Loan Originator will act as the liaison between the branch and the applicant and will seek to find a loan product arrangement that is in the best interests of the consumer.

The Loan Originator will evaluate, authorize, and advise borrowers on financial status and methods of payments. The Loan Originators work with a borrower to provide consultation, application, underwriting, approval and deal closing service.

The Loan Originator partners with Processing/Underwriting to determine the applicant's ability to repay the loan according to the various requirements and stipulations outlined by NFM Lending Operations team.

This position requires excellent verbal and written sales communication along with the ability to overcome objections. A Loan Originator must be decisive, driven and be 100% accountable for the experience of the consumer.

Responsibilities

Essential Job Functions:

Specific tasks will include, but are not limited to, the following:

- Maintain an active Mortgage Loan Originator License.
- Production at or above minimum level of:
    - Full-time Loan Originator- $1,750,000 in closed loan volume OR 9 or more closed loan transactions in a three-month period (Quarterly).
- Input and submission of quality files to include complete 1003 and supporting documentation (i.e. income, assets, liabilities and credit), along with proper expectations of processing flow.
- Maintain sales contact and pipeline throughout the entire loan process.
- Effectively communicate, work with, and build relationships with all levels of constituents including culturally and linguistically diverse staff members and external candidates and/or vendors, while operating in a fast-paced customer service driven environment.

- Responsible for generating business through the effective use of the Company's marketing, and leads strategies.
- Responsible for structuring, presenting, and selling the loan to customers.
- Collect required borrower information to recommend appropriate products or programs.
- Regularly follow up with potential applicants via telephone, email, or written correspondence to ensure each applicant understands each program.

Required Job Functions:

Specific tasks will include, but are not limited to, the following:

- Development of sales based skill set including the ability to build customer base and secure new mortgage loan opportunities within existing and potential customer base.
- Contact potential customers via telephone and email.
- This position may require occasional overtime and travel.
- Additional tasks as assigned.