



Location: Elizabethton, TN

Title: Mortgage Loan Officer

Job Summary and Purpose

Mortgage loan officers help clients find appropriate mortgage loan products. Mortgage loan officers gather clients' financial information (e.g. taxes, debts) to review whether applicants are eligible for granting mortgage loans. MLOs complete mortgage loan applications based on national and local financial standards and review their progress.

Mortgage Loan Officer responsibilities include:

- Analyzing complex financial data
- Resolving problems throughout application processes
- Building positive relationships with clients

Essential Duties and Responsibilities

- Collect financial information (e.g. taxes, debts)
- Evaluate creditworthiness and eligibility for obtaining a mortgage loan
- Interview clients
- Guide clients through mortgage loan options
- Prepare and submit mortgage loan applications
- Ensure data are in line with national and local financial rules
- Monitor and report on application processes
- Inform clients about loan approval or rejection
- Help resolve problems with applications
- Research new mortgage loan policies
- Ensure compliance with privacy laws and confidentiality policies throughout the process
- Build a supportive referral network (e.g. with clients, lenders, real estate agents)

Requirements

- 3-5 years Experience as a mortgage loan officer or in a similar role
- College Degree in Finance or Business is a plus
- Previous experience in sales or customer support is an asset



- Working knowledge of mortgage loan computer software such as Laser Pro, MortgageBot, Freddie Mac, Equifax, Kroll, etc.
- Ability to handle confidential information
- Great mathematical and analytical skills
- Attention to detail
- Reliability and honesty
- A valid license is a must

SUPERVISORY RESPONSIBILITIES:

This position will have supervisory responsibilities.

WORK ENVIRONMENT:

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle, or feel; and reach with hands and arms.

POSITION TYPE/EXPECTED WORK HOURS:

This is a full-time position. Days and hours of work are generally Monday through Friday, and possibly Saturdays. There will be occasions which may require extended time or after-hours commitment, such as for training or other work-related needs.