

Join our team at Exchange Bank. We are an emerging bank in Salina and our team is committed to ensuring that customers receive the very best every step of the way. We empower our staff to be the catalyst to provide world class service and experience to our customers. If you aspire to do the same, we’d like you to advance your career with us at Exchange Bank.

**JOB DESCRIPTION**

The Mortgage Loan Originator places thoughtful care and attention into helping our customers finance their new home. From pre-qualification to closing, and beyond, our MLO’s help navigate the path towards home ownership.

**ESSENTIAL FUNCTIONS**

* Originate and qualify mortgage loan applicants. This may include interviewing customers to obtain pertinent financial information, analyzing the financial data to counsel the customer on appropriate mortgage funding options, and initiating the process in compliance with all applicable standards, policies, and procedures.
* Enter a decision on loans within established mortgage lending guidelines. Document decision analysis and properly communicate with customer on next steps and underwriting requirements as appropriate.
* Coordinate with Loan Production Specialist on the processing of the application and review the loan papers in preparation for a prompt and efficient closing.
* Facilitate loan closing by explaining all documents to customers and obtaining required signatures.
* Recommend other EB products and services and refer to the appropriate area to best serve our customer’s needs.
* Establish relationships with real estate brokers and builders, presenting information to professional groups within the community, and maintain a high degree of visibility for EB in our market.

**QUALIFICATIONS**

* Bachelor’s Degree or equivalent work experience.
* 3 years experience with conventional and/or government real estate lending guidelines preferred.
* Knowledge of mortgage processing, underwriting, and closing procedures preferred.
* Experience with federal lending regulations governing real estate lending preferred.
* Accuracy and meticulous attention to detail required.
* Strong reconciliation skills.
* Advanced negotiation skills.
* Excellent oral, written, and interpersonal communication skills.
* Ability to manage multiple requests simultaneously, meet deadlines, and show flexibility to change direction when needed.
* Team-oriented and the ability to work collaboratively across all levels of the organization.
Service focused
* Advanced problem-solving and analytical skills.

All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity or national origin.