



MORTGAGE CONSULTANT

Classification: Non-Exempt

Reports to: Operational Team Leader

Objective

- To originate and close residential first mortgage loans by building a base of business with the ERA agents in assigned territory.

Responsibilities:

- Meet with applicants to obtain information for loan application, obtaining full credit histories and all financial documentation to support and document information on application.
- Consult with applicants to determine best financing options to suit their individual financial needs.
- Analyze applicants' financial status, credit and property evaluations to determine feasibility of granting loan.
- Input of customer information into automated underwriting systems to determine eligibility for approval.
- Provide status reports to applicants on paperwork
- Confer with processing and underwriting departments to aid in obtaining loan approvals
- Stay abreast of new types of loans and other financial services and products in order to better meet applicants' needs.
- Deliver value to internal customer (agents)
- Strengthen relationship with internal customers and increase business opportunities
- Support the company's business objectives, vision and mission.

Qualifications:

- NMLS License required

Education/Certification:

- High School degree or equivalent. 4 year college degree preferred

Required Experience:

- Three or more years experience in the customer service field, Mortgage Banking background preferred.

Skills/Abilities

- Excellent oral and written communication skills
- Ability to work in a cooperative, collegial manner with other departments to accomplish company goals and objectives
- Ability to Multi-Task
- Organized and detail-oriented

Core Competencies:

- Strong eye for detail – commitment to excellence
- Strong organizational skills
- Strong communication skills
- Excellent customer service skills – empathetic, caring, sensitive
- Ability to work well under pressure
- Positive Attitude and willingness to help others
- Self motivated with a strong desire to learn
- Emotional intelligence
- Professional dress and demeanor