



JOB POSTING

American National Bank is committed to providing Equal Opportunity in Employment. The Bank is continually trying to improve recruitment, employment, development and promotional opportunities for its employees. Our selection decisions are based on job related factors and not on the basis of race, color, religion, sex, age, national origin, handicap, or veteran status.

POSITION: Mortgage Originator
JOB REFERENCE #: 12-1306
LOCATION: Academy Branch
DEPARTMENT: Retail Mortgage
REPORTS TO: Mortgage Team Lead
POSTING DATE: June 10, 2010

SUMMARY

Originate residential mortgage loans by counseling customers and accepting applications. Establishes and maintains referral sources for increasing new business.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

- Maintains a current knowledge and compliance with Bank Secrecy Act (BSA) requirements.
- Calls on potential or existing customers to develop new business and increase or retain existing business.
- Provides superior customer (internal and external) service by demonstrating courtesy and personal concern for the customer needs, by offering immediate attention whether in person or over the phone, by answering inquiries efficiently and accurately or referring them to the appropriate department or person.
- Demonstrates good business etiquette.
- Responsible for maintaining and safeguarding deposits in the form of cash or negotiable instruments.
- Provides service to customers and prospective customers seeking residential mortgage loans.
- Interviews applicants to determine needs, desires, and earnings to assist in ascertaining loan acceptability; obtains and analyzes pertinent financial and credit data.
- Provides applicants with legally required disclosures.
- Secures necessary documents to process application.
- Reviews application to ensure conformity with company requirements.
- Maintains current knowledge of trends and developments in real estate industry and changing rules and regulations involving private and government insured mortgages.
- Assists affiliates with customer contacts concerning mortgage loans as required. May assist in processing and closing mortgage loans.
- Delivers quality of service as defined by department standards.

JOB REQUIREMENTS:

Four year college and 2 years Mortgage Origination experience or an equivalent combination of education and experience.

EQUAL OPPORTUNITY EMPLOYER

Internal Transfer Applications are available on HR Access site under Employee Forms or from your HR Manager.