



POSITION DESCRIPTION

TITLE: Mortgage Loan Originator

CATEGORY: Full-Time

FLSA: Exempt

LOCATION: Springfield or Overland Park

DEPARTMENT: Mortgage

REPORTS TO: Director of Mortgage Banking

SHIFT: Monday-Friday: 8:00 a.m.-5:00 p.m.

DATE: June 16, 2025

SUMMARY

The Mortgage Loan Originator (MLO) is responsible for generating and processing residential mortgage loans, from initial application through approval, and ultimately closing. The MLO will work directly with borrowers to assess their financial situation, recommend suitable loan products, and guide them through the application and approval process. This role requires a deep understanding of mortgage products, strong sales skills, and an ability to build relationships with borrowers, realtors, and other industry professionals.

ESSENTIAL DUTIES

- Develop and maintain relationships with prospective borrowers, real estate agents, and other referral sources.
- Counsel borrowers on various mortgage loan products (conventional, FHA, VA, USDA, etc.) and determine which products best fit their needs.
- Process loan applications by gathering and reviewing borrower financial information, such as credit reports, income documentation, and asset verification.
- Explain the loan process, terms, and conditions to borrowers to ensure full understanding of their mortgage options.
- Actively promote and sell the bank's mortgage products to new and existing clients; utilize networking, referrals, and marketing to generate business and meet sales goals.
- Ensure that all required loan documentation is collected, completed, and submitted to underwriting in a timely manner.
- Work closely with the underwriting team to track the status of loan applications, address any issues or concerns, and ensure timely approval.
- Review closing documents and ensure they align with loan approval terms prior to closing.
- Stay current on relevant mortgage industry regulations, including TRID, RESPA, TILA, and other federal and state regulations, and ensure all loan transactions comply with regulatory and bank-specific requirements.



- Provide excellent customer service to borrowers throughout the loan application process, ensuring they are well-informed and comfortable with each step.
- Troubleshoot and resolve issues related to the loan process or documentation and ensure the timely communication of loan status updates to clients, ensuring expectations are managed appropriately.
- Maintain accurate and up-to-date loan files to ensure compliance with internal policies and regulations.
- Meet or exceed individual production goals as established by the bank, including loan volume, conversion rates, and customer satisfaction.

SECONDARY DUTIES

The Mortgage Loan Originator performs duties specific to the position and other functions as assigned.

RESPONSIBILITIES

- Ensure compliance with all bank policies and procedures, as well as all applicable state and federal banking regulations.
- Treat people with respect, keep commitments, inspire the trust of others, work ethically and with integrity, uphold the bank's values, and accept responsibility for one's own actions.
- Demonstrate knowledge of and adherence to EEO policy, show respect and sensitivity for cultural differences, educate others on the value of diversity, promote a working environment free of harassment of any type, and value a diverse workforce.
- Follow policies and procedures, complete tasks accurately and on time, support the bank's goals and values, and benefit the bank through outside activities.
- Perform the position safely, without endangering the health or safety of yourself or others, and report potentially unsafe conditions to management. Comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to the OSHA Act of 1970 that are applicable to one's position at the bank.
- Possess and maintain a current driver's license and a vehicle with appropriate insurance coverage. Both are required to drive while performing assigned duties and responsibilities.
- Possess and maintain adequate skills in computer operation, including email, word processing, spreadsheet, and specialty software programs.
- Possess and maintain adequate typing skills to meet the needs of the position.
- Possess and maintain adequate math skills to meet the needs of the position. This may include the ability to count currency and coin, calculate interest, balance accounts, add, subtract, multiply, and locate routine mathematical errors.
- Practice effective and efficient organizational and time management skills.
- Be able to work with general supervision while performing duties.
- Use effective oral, written, and interpersonal communication skills. This includes the ability to apply common sense when carrying out instructions, interpreting documents, understanding procedures, writing reports and correspondence, and speaking clearly to customers and employees.
- Be able to deal with routine problems involving multiple facets and variables in standardized situations.

SUPERVISOR RESPONSIBILITY

The Mortgage Loan Originator is not responsible for the supervision of any employee(s).

ENVIRONMENT, PHYSICAL & MENTAL DEMANDS

The environment for this position is primarily a non-confined office-type setting in which employees are free to move about at will. This environment may include some minor annoyances, such as noise, odors, drafts, temperatures, etc.

Physical demands include writing, typing, speaking, listening, lifting (up to 25 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, walking, standing, squatting, kneeling, and reaching.

Mental demands include analytical reasoning, reading and understanding documents or instruments, performing detailed work, following directions, problem solving, providing effective customer or employee communication, performing accurate math calculations, understanding language, engaging in effective verbal and written communication, enduring stress, conducting multiple concurrent tasks, and withstanding constant interruptions.

Physical and mental demands also include correct usage of the following equipment: telephones, cellular phones, copy and fax machines, adding machines or calculators, encoders, money counters, credit card terminals, postage machines, cash recyclers, vaults, computers, and related printers.

Work environment characteristics, physical demands, and mental demands are representative of those an employee encounters while performing the essential functions of this job and represent the knowledge, skill, and/or ability required to perform the job in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the job.

QUALIFICATIONS

These qualifications are general guidelines normally considered essential to the satisfactory performance of this position. The specifications listed below are representative of the knowledge, skill, and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviations from these qualifications.

- Bachelor's degree in Business, Finance, or a related field preferred.
- Minimum of 2-3 years of experience in mortgage origination or a related role within a financial institution or mortgage company.
- Experience with various mortgage loan types, including conventional, FHA, VA, and USDA loans.
- Proven sales experience, with a track record of meeting or exceeding sales targets.
- Must be licensed as a Mortgage Loan Originator (MLO) as required by the Nationwide Mortgage Licensing System (NMLS).
- Ongoing education to maintain MLO licensing and stay up to date with industry changes.
- Knowledge of mortgage laws and regulations (e.g., TRID, RESPA, TILA, etc.).

- Strong understanding of mortgage loan products, underwriting guidelines, and industry regulations.
- Excellent interpersonal, sales, and customer service skills, with the ability to build and maintain relationships.
- Strong verbal and written communication skills, with the ability to explain complex mortgage concepts in simple terms.
- Detail-oriented with strong organizational skills and the ability to manage multiple loan files simultaneously.
- Proficient in Microsoft Office Suite (Excel, Word, Teams, and PowerPoint) and mortgage loan origination systems.
- Self-motivated, goal-driven, and results-oriented.
- Strong problem-solving skills and the ability to manage challenges and obstacles in the loan process.
- High ethical standards and a commitment to providing honest and transparent advice to clients.
- Team player who collaborates effectively with colleagues across departments to ensure the best client experience.
- Ability to work additional or non-standard hours as needed to meet deadlines or respond to other situations requiring extended availability.

Management reserves the right to change this position description at any time according to business needs.

