

**Greenwood Credit Union is seeking an experienced and motivated OUTSIDE MORTGAGE LOAN ORIGINATOR with proven independent sales skills to join the origination staff in focusing on marketing activities and promotional strategies to build on GCU's successful multi state mortgage portfolio.**

The mortgage loan originator is primarily responsible for producing FHA/VA and conventional residential mortgage loans as well as developing and maintaining relationships with realtors, builders, attorneys and other key individuals in the mortgage lending industry.

This position requires National Mortgage Licensing System and Registry (NMLS) registration under the SAFE Act of 2008.

Principal duties and other responsibilities include but are not limited to:

- Cultivate new mortgage business through contacts with realtors, builders, developers and other professional contacts; direct solicitation of internet leads.
- Initiate the interview and application process and effectively tutor borrowers in the details and benefits of available mortgage loan programs
- Obtain and analyze pertinent financial and credit data; negotiate terms and conditions with third party lenders
- Keep informed of trends and developments in the real estate market, as well as the changing rules and regulations pertaining to both private and government-insured mortgages.
- Collaborate with the underwriting and processing staff to ensure cohesion throughout the mortgage loan process
- Perform related duties as required

Requirements include:

- Bachelor's degree and/or 3-5 years mortgage origination experience with proven sales ability
- Experience in and knowledge of FNMA/secondary market mortgage requirements, FHA/VA regulations, conventional loan requirements and real estate and title law
- Understanding of economic and competitive environments that affect mortgage lending programs
- Familiarity with mortgage loan process including originating, underwriting, processing and closing
- Excellent analytical, mathematical and problem solving skills
- Strong customer service, relationship building and negotiation skills
- Demonstrated effective communication skills, written and verbal
- General knowledge of personal computers, Windows OS, MS Office and underwriting/origination systems
- Professional demeanor in appearance
- Commitment to team environment

**Qualified applicants should forward cover letter & resume to [hr-mortgage@greenwoodcu.org](mailto:hr-mortgage@greenwoodcu.org)**

*Greenwood Credit Union is an Equal Opportunity/Affirmative Action Employer and does not discriminate in practices or employment opportunities on the basis of an individual's race, color, national or ethnic origin, religion, age, sex, gender, sexual orientation, marital status, veteran status, disability, or any other classification protected by federal, state, or local law.*