

Title: Loan Officer

Reports to: Senior Loan Officer/Branch Manager

Exemption Status: Exempt

The GMFS Mortgage Lake Charles branch is seeking an experienced Loan Originator to join our Team at our office located in Lake Charles. The ideal candidate will provide professional financial services to customers related to financing the purchase of residential real property and the refinancing of existing mortgages secured by residential real property. This would include both conventional and government loans.

Commission + benefits

Duties Include

- Originate mortgage loans to meet GMFS and investor guidelines, performs mortgage loan
 origination and pre-processing duties, including meeting with customers, procuring documents and
 signatures.
- Develop business relationships with NEW and Existing Realtors, Home builders, Land developers, Real Estate Attorneys, Real Estate Appraisers, Etc.
- Represent GMFS at business development functions and community events.
- Establish and maintain a customer referral network that will generate the mortgage leads needed to build a healthy pipeline of potential loan applicants.
- Meet with prospective loan applicants to evaluate their home financing needs, explain the available financing options and provide assistance with the customer's selection of the loan program that best meets his/her needs.
- Pre-qualify Home-buyers who wish to know the maximum mortgage they qualify for prior to viewing homes for sale.
- Provide appropriate follow up throughout mortgage origination process and make customer contact as necessary.
- Keeps current on guidelines and regulations.
- Originate first mortgage purchase and refinance loans to investor guidelines.
- Monitor marketplace for new products and services and rates. Research and recommend to management on new products/services as needed.

Preferred Qualifications

- 1-3 years experience in mortgage loan origination & NMLS# required.
- Good interpersonal skills with good oral and written communication skills
- Good PC and software applications skills
- Highly organized and detail oriented
- Positive attitude and displays excellent customer service skills

Provide various reports summarizing mortgage loan activities as requested.