

TRELLIS
Position Description

Job Title: Mortgage Loan Originator
Reports To: Operations Manager
FLSA Status: Non-Exempt - Hourly (plus commission)
Approved By:
Approved Date: August 2013
Revised Date: August 2016, 2nd rev. February 2021
Grade:

Job Summary:

Loan Originator will close and fund Trellis, 1st mortgage loans, 2nd mortgage loans, down-payment assistance programs, grants and broker compliant loans. Loan Originator will pre-qualify prospective homebuyers. The Loan Originator will be responsible for sourcing quality loans that meet Trellis guidelines and for generating loan applications that meet or exceed Trellis annual strategic goals. **The position requires S.A.F.E. Act Licensing. MUST HAVE CURRENT ACTIVE NMLS ORIGINATOR LICENSE.**

Essential Functions:

- Originate high quality loans which meet Trellis loan guidelines.
- Analyze detailed loan related documents such as financial documents, appraisals, title reports, product and program guidelines and policies.
- Demonstrates outstanding customer service skills when working with customers, including internal and external business contacts.
- Complies with all applicable laws and regulations.
- Complies with all applicable policies and procedures, internal and external.
- Uses authorized methods to originate loans.
- Develops relationships with real estate professionals and other referral sources.
- Answers all telephone inquiries, and returns voice mail messages promptly.
- Ensures that all customers, realtors, counselors, real estate development department staff, are informed promptly as to any changes of status on loan pre-qualifications or applications.
- Accurately records production reports and time sheet records daily and submit to management.
- Organize and prepare files to present to Loan Committee.
- Must maintain organized audit compliant files which can easily be researched by others.
- Maintains accurate pipeline information related to closed/funded, declined, withdrawn and inactive files.
- Recommends improvements in products and procedures to ensure the optimum effectiveness of lending programs and overall lending department.



Learning. Lending. Building.

- Reviews all information provided by the applicant, pulls and evaluates their credit report and determines the appropriate qualification disposition.
- Timely informs all applicants of their disposition.
- Counsels those who have minor credit problems.
- Attends closings as needed to provide support to borrowers.
- Participates in setting department goals and objectives and meeting goals and objectives on an annual basis.
- Hours may include nights and weekends

Qualifications:

- **MUST HAVE CURRENT ACTIVE NMLS ORIGINATOR LICENSE**
- Minimum High School certification is required with a minimum of 3 years mortgage lending and customer service experience.
- Candidate should be able to work independently while demonstrating a high degree of patience when working with a wide variety of customers.
- Must possess good writing and telephone communication skills.
- Fluency and literacy in Spanish is preferred, but not required.
- Proficient in Word, PowerPoint and Excel.
- Ability to complete lending computations including, debt-to-income ratios, Loan To Values (LTVs) and Combined Loan To Values (CLTVs)
- Knowledge of lending regulations and laws.
- Ability to learn and use new computer systems, specifically origination system.

EMPLOYMENT & HIRING

We comply with Equal Employment Opportunity and Affirmative Action laws and regulations.