



Job Title: Consumer Direct Loan Officer
Reports to: Consumer Direct Manager
Department: Mortgage
FLSA Status: Non-Exempt

Summary:

The Consumer Direct Loan Officer (CDO) is responsible for originating consumer mortgages through leads and applications obtained through, internal phone and web referrals and other internal direct to customer campaigns.

Essential Duties and Responsibilities:

- Responsible for originating first home mortgages;
- Provide excellent customer service skills by responding to company-provided leads in a timely manner and engaging with consumers to determine their needs;
- Take mortgage loan applications by phone and prepare effective loan proposals;
- Responsible for gathering all necessary documentation in order to process Mortgage loan requests;
- Work effectively with operational support team that will process, underwrite and close mortgage loans;
- Provide strong communication to customers, processors and management from loan pre-qualification to loan closing;
- Ensure compliance with Bank and Mortgage policies;
- Monitor all applications and supporting documentation to avoid and detect consumer fraud;
- Remain current on and adhere to all regulatory requirements and training;
- Perform all other duties as assigned.

Education/Experience:

Bachelors Degree from a 4 year College or recent origination experience in the mortgage industry;

Must be able to obtain an NMLS number and comply with SAFE Act requirements.

*Triumph Bank – Consumer Direct Loan Officer
Updated by: C.Duncan, September 18, 2018
Approved By: T.Chapman*

Knowledge, Skills and Abilities:

- Ability to develop a working knowledge of conventional and government guidelines with an understanding of key lending concepts such as debt/income ratios, LTV percentages, credit scoring, and other underwriting criteria;
- Demonstrated ability to connect quickly with people in an outgoing, friendly manner
- Effective oral and written presentation skills;
- Effective negotiation skills;
- Ability to analyze customer credit, income and asset documents for the purpose of effectively underwriting loan requests;
- Effective interpersonal relationships with customers, management and team members;
- Ability to work efficiently and accurately;
- Ability to operate in a team environment to accomplish shared goals;
- Ability to work independently, exercise judgment, demonstrate initiative, meet deadlines, and maintain poise under challenging circumstances
- Ability to prioritize multiple demands in a high pressure environment while maintaining professional demeanor; and
- Working knowledge of Microsoft Office programs

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential job functions.

- Sit or Stand or walk for extended periods
- See to read small print or complex reports
- Effectively communicate orally
- Manually operate keyboard, mouse and other personal computing devices.
- Occasionally lift up to 10 pounds

Compensation and Benefits:

This position is eligible for all group benefits of a non-exempt employee as defined in the Triumph Bank Employee Handbook. The Consumer Direct Manager will evaluate the performance of the Consumer Direct Loan Officer on at least an annual basis.

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