



Job Title: Retail Mortgage Loan Officer – Middle Tennessee
Reports to: Vice President and Middle Tennessee Mortgage Manager
Department: Mortgage
FLSA Status: Non-Exempt

Summary:

The Retail Mortgage Loan Officer is responsible for originating self-sourced and referred mortgage loans, administration of policies and procedures, reviewing and increasing sales, collaborating with operations, and maintaining compliance.

Essential Duties and Responsibilities:

- Responsible for originating new mortgage loans, both self-sourced and Bank referrals;
- Develop business by initiating sales calls and follow-up meetings, responding to referrals in a timely manner, and underwriting new business;
- Accept loan applications and gather all necessary documentation in order to process Mortgage loans;
- Provide sales support and strong communication to customers, processors, and management from loan pre-qualification to loan closing;
- Prepare pre-approvals and Mortgage applications;
- Monitor all applications and supporting documentation to avoid and detect customer fraud;
- Work with management to achieve team and division goals;
- Work closely with support staff to ensure efficient processing, underwriting, and closing of loans;
- Maintain knowledge of company's policies and procedures and stay current on industry trends;
- Manage and monitor all disclosures to ensure compliance with regulations and mandatory time frames;
- Answer customer inquiries to ensure quality customer service;
- Maintain excellent customer relations and the confidentiality of the Bank's customers; and
- Perform all other duties as assigned.

Education/Experience:

High School diploma or equivalent; and 3-5 years related experience or equivalent. Prior mortgage experience is required.

Knowledge, Skills and Abilities:

- Effective interpersonal relationships with customers, management, and team members;
- A thorough understanding and application of all policies, procedures and regulations pertaining to the work of a Retail Mortgage Loan Officer;

*Triumph Bank – Retail Mortgage Loan Officer - Brentwood
Updated by: K. Hargett – August 1, 2019
Approved By:*

- Must demonstrate a thorough knowledge of key lending concepts such as debt/income ratios, LTV percentages, credit scoring, and other underwriting criteria;
- Effective negotiation skills;
- Ability to operate in a fast-paced team environment to accomplish shared goals;
- Ability to solve practical problems and interpret a variety of instructions furnished in written, oral or schedule form;
- Ability to work with interest rates, ratios, percentages, excel and graphs;
- Ability to prioritize multiple demands in a high-pressure environment while maintaining professional demeanor and organizational skills;
- Proficient in Microsoft Office programs as well as in-house document retrieval and preparation systems and electronic communications; and
- Must have the ability to obtain an NMLS number.

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
- Able 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 Vice President and Middle Tennessee Mortgage Manager will evaluate the performance of the Retail Mortgage Loan Officer on at least an annual basis.