



JOB TITLE: PERSONAL MORTGAGE BANKER

Location: Norwalk, CT

Type: Full Time/ Non-Exempt

Position summary:

Originate mortgages for sale to secondary market investors and portfolio in the Norwalk and Stamford Markets.

Qualifications required:

- High school diploma or GED
- 3 years' experience as a Personal Mortgage Banker
- Windows and Excel proficiency

Qualifications desired:

- Basic accounting skills

Essential functions and responsibilities:

- Generate new consumer loan business for the bank
- Travel to clients, business prospects and referral sources to conduct business
- Provide Processors/Underwriters with mortgage application packages
- Adhere to all closing requirements deadlines
- Knowledgeable in intermediate arithmetic i.e. ratios, percentages, commissions, etc.
- Strong knowledge of loan products in the industry and underwriting guidelines
- Maintain working relationships with realtors, attorneys, financial planners, etc.
- Work with BM/Commercial Lenders to service mortgage needs of customers
- Engages and coaches Branch Teams to identify Mortgage opportunities by providing product knowledge and market updates
- Work with Branch Teams on mortgage sales contests, mortgage days and meetings
- Keep up to date on mortgage lending marketplace and industry trends
- Maintain up to date knowledge of competitor's mortgage products
- Plan, organize, carry out and attend business development activities
- Present a professional positive image that reflects well on the organization
- Cross sell all mortgage and non-mortgage products and services
- Attend required training and complete required online courses as necessary
- Be aware of and adhere to current underwriting guidelines
- Adhere to Bank policies/procedure regarding Privacy of customer information
- Register/renew with the Nationwide Mortgage Licensing System and Registry



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Success factors/job competencies:

- Ability to work well independently and with others
- High degree of accuracy and attention to detail
- Strong communication skills, written and verbal
- Organizational and time management skills

Physical demands and work environment:

The physical demands and work environment characteristics described here and are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations will be made to enable individual to perform the essential functions in accordance with applicable legal requirements.

•*Physical demands:* While performing duties of job, incumbent is occasionally required to stand; walk; sit; use hands to finger, handle, or feel objects; reach with hands and arms; talk and hear. Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close, distance, color, and peripheral vision; depth perception; and the ability to adjust focus.

•*Work environment:* The noise level in the environment is usually minimal.