

Loan Assessment/Application/Processing

- Prequalify customer to determine loan readiness status
- Counsel with customers who have minor credit problems
- Provide guidance and information relevant to the risks and benefits of each home lending program the applicant is qualified for; effectively explain and communicate the terms of each product
- Quote rates and fees in compliance with RESPA
- Take and complete customer application, generate consumer loan disclosures ensuring all necessary documents are signed by the borrower.
- Assist Processor to resolve any questions on customer's application
- Ensures loan agreements are complete and accurate according to policy and requirements set out in regulations and provides clear, understandable explanations at loan closing and document signing.
- Attend loan closing to support customer

General

- Participate in annual goal setting and objectives process
- Comply with all applicable regulations, policies and procedures
- Manage pipeline to meet specific loan volume production goals, established loan quality and turnaround times.
- Responsible for meeting individual and department home loan production goals supporting CNE overall goals
- Promote and maintain a positive image of CNE at all times to all personnel, members, volunteers, vendors and the community.

Knowledge, Skills and Abilities:

- Licensed NMLS Loan Originator in Tennessee
- Customer service. Extremely responsive to internal and external customer requests; exceeding customers' expectations
- Listening skills. Listens to understand others' viewpoints. Anticipates customer needs and offers innovative solutions.
- Communication skills. Able to clearly present issues – both orally and in writing.

- Flexibility and adaptability. Adjusts quickly to changing priorities and conditions. Copes effectively with complexity and change.
- Computer skills. Competence in Microsoft Excel, Word, Outlook; Windows and other software applications as appropriate including familiarity with Calix
- Work independently. Ability to work independently with little or no supervision.
- High standards. Expect personal performance to be nothing short of the best.

Licensing Requirements:

- Must hold a current NMLS number and State License

Pursuant to the SAFE Act requirements, all applicants for employment who will be engaged in residential mortgage loan originations (as defined by the SAFE Act) must be registered with the federal registry system and maintain a status in good standing under the SAFE Act requirements

To Apply: send resume to slight@cneinc.org