

Mortgage Loan Officer Position – FVSB

First Robinson/Vincennes Savings Bank is looking to add a member to our Mortgage Loan Officer team at our Vincennes, IN location. This person will meet with and qualify potential home loan applicants for our various loan programs. Duties and responsibilities may change at any time as the bank's system change and new areas of need are presented.

Responsibilities:

- Meet with customers in-person, on telephone, email, text, etc. to assist them in the home financing process
- Perform credit checks and income calculations to determine qualifications
- Learn various loan program options for home loan financing and be able to present options to customers
- Be able to utilize problem solving skills to pursue options to qualify customers for home loans
- Be able to analyze a customer's financial position to make an approval decision
- Understand the real estate process
- Review appraisals and title work for meeting secondary market requirements
- Understand Escrow accounts and how they work
- Understand Private Mortgage Insurance and how it works
- Make collection calls, letters, property inspections, etc. as necessary
- Meet with customers and make consumer loans
- Attend and keep up to date on training as available and necessary either through in-person or online training sessions
- Know and follow bank's loan policy and procedures
- Maintain Mortgage Loan Officer NMLS#
- Initiative to read program guides and translate it into practice

Qualifications:

- Excellent communications skills and multitasking
- Excellent customer service skills and personable
- Flexibility of schedule to meet with customers after hours if necessary, to fit their schedule
- Valid driver's license to travel between branch locations
- Familiar with MS Office Suite (Word, Excel, Outlook, PowerPoint)
- Knowledge of secondary market mortgage lending
- Strong organization and time management skills
- Detail oriented
- Ability to work independently as well as working in groups, such as with underwriters and/or compliance

Education and/or Experience

Experience in mortgage lending of 5 years or more, preferably with secondary market experience.

FRSB is an Equal Opportunity Employer and does not discriminate on the basis of sex (including pregnancy), race, color, religion, national origin, citizenship, age, disability, genetic information, or any other basis protected by federal, state, and/or local law. Member FDIC, Equal Housing Lender.