



### *POSITION DESCRIPTION*

<b>Position Title:</b>	Mortgage Loan Officer
<b>Reports to/Hiring Manager:</b>	VP, Home Lending Sales Manager
<b>Position Status:</b>	Full Time, Non-Exempt, Unforgivable Draw and Commission
<b>Position Location:</b>	Various

#### **What Makes Simsbury Bank a Great Place to Be a Mortgage Loan Officer:**

- Enjoy the excellent reputation of our solid community bank, with the customer solution flexibility of a broker.
- Conventional, Jumbo, FHA, Construction, Home Equity and CHFA product set.
- We provide marketing materials including: a presence on our website, ads in local papers, Realtor collateral, cell phone, business meals, business cards, and laptop. Additional marketing materials may be provided at your request.
- Strong support for outreach to Realtors and other centers of influence.
- MLOs associated with us are registered through SBT with NMLS.
- Commissions on home equity loans and lines of credit. Sell the best solution for your customer.
- Competitive pricing.
- Locally based with local decision-making and appraisals for conventional products.
- Full employee benefits package including medical, dental, life, disability, matching 401k, etc.

#### **Responsibilities/Summary:**

The Mortgage Loan Officer builds community relationships and referral sources in his/her assigned territory, counsels customers on product selection, takes applications, and monitors and ensures the progression of the application to closing. The MLO is permitted to originate outside of their territory to accommodate past customers and referral sources.

#### **Job Requirements, Duties, Functions:**

Generate and maintain external mortgage and home equity loan business from various referral sources as established by the incumbent for the assigned territory. Work with retail Bank branches as appropriate to service the Bank customer base and respond to referrals.

Perform origination for mortgage and home equity lending.

Network with external clients in order to develop and increase home loan business for the Bank. External clients would include Realtors, builders, attorneys, financial planners, etc.

Effective database management of client and customer information for purposes of ongoing marketing is deemed necessary. Outbound marketing efforts would consist of, but is not limited to, mailings, email correspondence, client and customer flyers, home shows, seminars and presentations, and in-person calling efforts.

**Experience/Qualifications:**

Knowledge of all applicable state and federal compliance regulations, and execute transactions accordingly. Consistently remain updated on regulations.

Requires ambition, high energy level, self-discipline, self-starting personality and the ability to work independently.

Experience in the industry with a good understanding of secondary market guidelines.

Established referral sources with a pattern of success and a history of proven production.

Commitment to a set of proven customer service skills. These skills include organization, product and process knowledge, the timely return of all phone calls, the setting of expectations, and the discovery of customer needs and the alternative solutions for satisfying those needs.

Familiarity with PC technology and Windows is helpful.

Minimum of 2 years of loan origination experience is required.

**Submit resume to:**

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**Learn more** about Simsbury Bank at [www.simsburybank.com](http://www.simsburybank.com).