

STERLING SAVINGS BANK HOME LOAN DIVISION IS LOOKING FOR A LOAN OFFICER FOR THEIR VANCOUVER BRANCH

Summary:

Originates, examines, evaluates, and authorizes or recommends approval of customer applications for lines of credit and/or real estate loans.

Essential Duties and Responsibilities:

- Originates, reviews, processes, closes and administers loan proposals.
- Interviews applicants and requests specified information for loan applications.
- Analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan or submits application to processor and/or underwriting for verification and recommendation.
- Corresponds with or interviews applicants to resolve questions regarding application information.
- Inputs loan application information into LOS and ensures all is complete and accurate according to policy.
- Responsible for rate locks, issuance of disclosures, overage/underage and fee waivers.
- Confers with underwriter to aid in resolving mortgage application problems.
- Coordinates closings with escrow company.
- Performs business development activities to increase reoccurring production including: maintenance of a client database, client and customer calling and monitoring efforts and additional activities as proposed by management.
- Analyzes potential loan markets to develop prospects for new loans.
- Help define existing and develop new loan products to allow improved profitability and sales execution
- Other duties as assigned.

Required Knowledge, Skills and Abilities:

- A high school diploma or equivalent.
- Minimum of three years recent experience mortgage loan officer experience utilizing self generated leads WITH A MINIMUM \$5 MILLION PER YEAR VOLUME.
- A thorough understanding of the requirements of loan programs. Processing and closing experience desired.
- Must be able to work independently.
- Related real estate finance courses.
- A high level of interpersonal and sales skills.
- Self-motivational skills and ability to work in production oriented position.
- Must be able to handle pressure situations and meet deadlines.
- Strong Analytical ability with ability to analyze, understand and articulate complex loan programs.
- Must be service-oriented.

STERLING SAVINGS BANK IS AN EQUAL OPPORTUNITY EMPLOYER

We offer:

Competitive commission and excellent benefits package including medical, dental, vision, life insurance and 401(k) plan. All interested candidates MUST apply on our website at

<https://www.ultirecruit.com/ste1009/jobboard/listjobs.aspx>