

**Peoples Bank  
Munster, Indiana**

Job Description

Date: January 29, 2020

Job Title: Mortgage Loan Originator Trainee

Department: Retail Lending

Reports to: Residential Mortgage Sales Supervisor

JOB SUMMARY

Responsible for completing the necessary operations and sales training to originate high quality residential real estate loans. Cross-selling Peoples Bank products and services to our customers and the community. Build and maintain relationships with builders, realtors, and consumers to enhance future business opportunities and providing homeownership education to the prospective homeowners.

DUTIES AND RESPONSIBILITIES

1. Complete the 18 to 24 month training program set forth by the Bank.
2. Implement a business development program with existing and potential customers and referral sources such as realtors, builders, etc. with a minimum number of outside calls per your annual budget
3. Meet with customers at their convenience, which may require working on a weekend.
4. Interview the borrower(s) to initiate a residential loan application. Explain the preliminary disclosure information by obtaining all of the necessary supporting documentation needed to prepare for the underwriting process.
5. Interview the borrower(s) to initiate a consumer real estate loan application. Explain the preliminary disclosure information by obtaining all of the necessary supporting documentation needed to prepare for the underwriting process.
6. Counsel customers on appropriate loan products for their individual needs.
7. Provide financial consultation and analysis to assist customers in determining their borrowing capacity.
8. Cross sell other bank products, such as deposit and wealth management.

9. Attends title company closings, if available.
10. Attend 1<sup>st</sup> time homeowners' education workshops in various locations within the Bank's lending area.
11. Maintain community involvement.
12. Assists the Manger of Retail Lending in performing other duties as assigned.

### RELATIONSHIPS AND CONTACTS

1. Reports to the Residential Mortgage Sales Supervisor.
2. Interacts with the Retail Lending Manager, Residential Mortgage Sales Supervisor, loan processors, underwriters, and customers as it relates to a request and maintains continuous communication. Regular internal contact with other departments and banking center personnel.
3. Maintains confidentiality of all Bank records.

### QUALIFICATIONS

Bachelor's degree preferred

Professional oral and written communication skills necessary

Prior sales experience required preferably working in a competitive environment

Knowledge Microsoft Word, Excel, PowerPoint, Outlook and HP Financial Calculator necessary

Ability to work on multiple projects in a fast-paced environment

Ability to work with financial information, analyze data and use prudent judgment when making decisions.

Must be able to meet customers and prospects for offsite appointments.

For more information contact:  
Mike Sowards at 219-853-7500