

## Mortgage Loan Originator

Join our growing team working to build stronger communities in Appalachia! Fahe is on a mission to eliminate persistent poverty. Our unique collaborative model connects a Network of local, regional, and national leaders, all working together to uplift our nation's rural places. Since our inception in 1980, the Fahe Network has served 616,694 people, made \$908.2 million in direct investments, and achieved a total cumulative financial impact of over a billion dollars in Appalachia.

### **Job Summary:**

Primary responsible for meeting revenue and deployment goals for JustChoice Lending through origination of new residential mortgage loan applications within Fahe's mortgage division, JustChoice Lending. This is expected to be accomplished through relationship development of Fahe Membership, as well as establishing and maintaining connections with key players in Fahe's service area.

### **Essential Duties and Functions:**

Develop and execute a marketing plan designed to generate the required level of business for the market served.

Validates, compiles, and inputs application information for mortgage loans.

Reviews the mortgage loan application file to verify that application data is complete, accurate and meets program standards, including type and amount of mortgage applied for including but not limited to borrower assets, liabilities, and length of employment

Effectively and efficiently handles inquiries within 24-48 hours regarding mortgage programs from the public that come to Fahe via phone, website, walk-in, referrals and other sources.

Discuss, determine and advise the client about the appropriate mortgage product, matching the customers' needs and level of risk.

Ensuring that all loans comply with programmatic and administrative regulations and the law.

Producing loan packages of quality and quantity that meets the departmental standards.

Performs other related duties as assigned.

**Requirements for this position include:**

The candidate must possess a current, valid Kentucky NMLS license in good standing.

Or

Within 12 months of employment the person holding this position must be able to obtain at minimum a Kentucky Mortgage Loan Originator License and maintain it during their employment. Prerequisites for this include meeting the standards of the KY Department of Financial Institutions to include a satisfactory credit report and FBI background check. Additional state licenses may be required after hire.

Excellent customer service approach with ability to multi-task;

Ability to work independently and collaboratively;

Articulate; Self-motivated

Strong organizational skills with strict attention to detail;

Excellent written and verbal communication skills,

Demonstrate a professional demeanor;

Ability to retain and adapt within a consistently changing environment

Continue to expand knowledge of issues influencing the industry and the organization.

Valid driver's license and current automobile liability insurance.

**Preferred Education and Experience:**

Bachelors in a related field preferred  
4-6 years' experience in a related field

For the past three years, our staff nominated Fahe has one of the top 100 Best Places to Work in Kentucky. Fahe is an Equal Opportunity Employer seeking applicants who can bring diverse viewpoints, experience, talents, and culture to promote our organization's mission of eliminating persistent poverty in Appalachia. We offer a diverse work environment with competitive salaries and excellent benefits. Visit [www.fahe.org](http://www.fahe.org) to learn more about Fahe.

Qualified candidates may submit a resume and cover letter to [hr@fahe.org](mailto:hr@fahe.org) or mail to Fahe/ATTN: Human Resources; 319 Oak Street; Berea, KY 40403.