Mortgage Loan Originator

Position Title	Mortgage Loan Originator
Department	Real Estate
Reports To	Lending Manager
Position Status	Exempt
Date Reviewed	6-2026

Position Summary

Performs a broad range of real estate lending activities in person, by mail, telephone, or internet. Responsible for developing new mortgage loan business in and outside the office using a flexible work schedule. Responsible for processing all types of real estate loans such as first mortgages, home equities, HELOCs and lot purchases in person, by mail, telephone, or internet. Services new and existing mortgage loan accounts. Responsibilities include building relationships with members, realtors, and homebuilders to generate the growth of new and refinance mortgage business. Responds to questions and/or provides information upon requests from members and potential members (internal and external). Assists members and potential members in understanding and utilizing mortgage products and services.

Essential Duties and Responsibilities

- Regularly attends open houses, conferences, and/or networking events at locations outside Bronco facilities to generate new relationships within market on a weekly basis.
- Assists fellow employees as needed in originating and processing all types of real estate loans, with special emphases on first mortgages and construction loans.
- Develops new mortgage loan business through contacts with realtors, contractors, and member seminars.
- Develops and maintains member relationships.
- Interviews loan applicants. Collects and analyzes information regarding the member's income, assets, investments, and debts, gathering the required information for a real estate application, and explaining loan options, rates, terms, and other requirements.
- Determines which mortgage products best meet the member's needs and financial circumstances. Evaluates and discusses real estate loan alternatives with members.
- Advises the member regarding the advantages and disadvantages of different loan product options.
- Processes all types of real estate loans such as first mortgages, home equities, and lot purchases in person, by mail, telephone, or internet.
- Markets, services, and promotes Bronco Federal Credit Union's mortgage loan and, as needed, other financial products.
- Is available to the member throughout the loan process.
- Quotes rates and assists members with rate locks.
- Utilizing tact and experience-based knowledge, researches and resolves member inquiries explaining specific policies, procedures, and products while representing BFCU in a professional manner and maintaining positive member relations.
- Provides financial consultation to members as required.
- Provides accurate information regarding accounts, services, products, policies and procedures.
- Responsible for learning products and services (i.e., deposit and loan services) in order to provide solutions to members' financial needs.
- Researches, responds to, and resolves member or staff questions.
- Compliance with applicable statutes and regulations including, but not limited to, BSA.

Performs other related duties as assigned.

Required Qualifications

- Associate degree from an accredited college or university, or High School diploma/GED with at least three years of real estate lending experience.
- Excellent verbal and written communication skills.
- Strong analytical, mathematical, and problem-solving abilities with exceptional attention to detail.
- Ability to build rapport, establish relationships, and provide outstanding member service.
- Ability to work effectively in a fast-paced environment while managing multiple priorities.
- Ability to interpret and apply policies, procedures, and lending regulations.
- Strong organizational and time-management skills.
- Proficiency with standard office equipment and business software.

Preferred Qualifications

- Mortgage loan origination experience within a credit union or community financial institution.
- Experience with construction lending, home equity lending, and HELOC products.
- Established relationships within the local real estate market.
- Experience presenting financial solutions and educating members on lending products.
- NMLS registration or ability to obtain if required.

Physical Requirements

- Regularly required to sit or stand for extended periods; walk and stoop occasionally.
- Use hands and fingers; reach with hands and arms.
- Talk and hear.
- Lift or move up to 30 lbs. occasionally.
- Close vision and the ability to focus.