



JOB POSTING NOTICE

Position: Mortgage Loan Officer

Location: Plano, TX

Hours: Monday – Friday: 8:00 AM – 5:00 PM

POSITION PURPOSE

This position is responsible for ensuring that all policies and procedures relating to real estate lending are adhered to. In addition, this position is responsible for maintaining a loan portfolio and for processing and closing secondary market mortgage loans in compliance with federal and state regulations and internal bank policies and procedures. This employee offers the customer the highest degree of service and promotes all Alliance Bank’s products and services.

SKILLS, KNOWLEDGE, AND PHYSICAL REQUIREMENTS

1. Ability to read, write and speak the English language, bilingual helpful.
2. High School diploma (or equivalency) and knowledge of specialized principles that would be obtained through a formal four (4) year academic program, and a minimum of three (3) years' experience in a financial institution; or a combination of education and experience providing equivalent knowledge.
3. Must possess excellent interpersonal communication skills and have the ability to deal with and respond to employees, customers, third-party vendors, and salespersons with tact, diplomacy, and a sense of urgency.
4. Ability to prioritize own tasks and responsibilities to ensure that excellent service to our customers is accomplished before most administrative functions are processed.
5. Previous experience in the mortgage department or mortgage lending.
6. Ability to work accurately under deadline situations and to adapt to a fast-paced environment.
7. Ability to present a professional demeanor at all times.
8. Ability to handle stressful situations throughout the organization.
9. Ability to operate basic office equipment including a PC with job-related software.
10. Ability to handle bank and customer transactions with a high level of confidentiality.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. Personify Alliance Bank’s mission statement of *The best in all we do*.
2. Promotes Alliance Bank’s culture through all interactions modeling the Alliance Bank way of Customer Experience.
3. Interview and approve mortgage loan applications in accordance with lending authority approved by the Board of Directors.
4. Manage servicing and delinquencies of mortgage loans originated by this officer.
5. Handle all phases of secondary market mortgage loans, including, but not limited to:
 - a. Assist customers with rates, terms, and options
 - b. Give applicants appropriate applications and initial disclosures
 - c. Maintain pending files, including accepting applications, ordering credit reports, and preparing and delivering all required disclosures
 - d. Input loan information into the loan originating system
 - e. Lock in rates and buy commitments
 - f. Assist processor with exceptions to guidelines
 - g. Prepare denials for in-house and secondary market loans.
 - h. May handle Home Equity closings.
6. Exemplary attendance and punctuality.

***This is a summary of the requirements and essential functions.
The full job description is available upon request.***

Qualified applicants should submit a resume to HR@Alliancebank.com.



AN EQUAL OPPORTUNITY EMPLOYER