

Mortgage Loan Originator

Job Code WA004

130 S. Main St.

Washington, IL 61571

Purpose of Position:

This position develops new business, originating, underwriting, structuring, closing, and maintaining a portfolio of mortgage, home equity loans, and consumer loans. Actively participates in marketing bank products and services, including depository products, in the community and within the bank.

Essential Job Functions:

- Analyzes loan markets and develops referral networks in order to identify prospects and book new loans and deposit relationships.
- Negotiates terms, structures financing based upon risk considerations, and presents loans for approval as required.
- Maximizes profitability via loan pricing and sales of fee-based products and services.
- Monitors existing loan portfolio to ensure early identification of potential problems.

There are other job duties that are assigned as needed.

All employees must be able to relate well to customers and co-workers in an atmosphere of mutual respect without exhibiting behavioral extremes and be able to respond appropriately to direction and constructive criticism from a supervisor.

Job Requirements:

Education: Bachelor's degree in Finance, Business, or Economics, or an equivalent combination of education and experience.

Skills & Experience:

- Minimum 2 years mortgage lending experience.
- Strong oral and written communication skills.
- Sound judgment.
- Proficiency with Microsoft Word and Excel.

Submit cover letter, resume and/or application for employment to lmartens@hbtbank.com. Internal applicants should submit Job Interest Form.

Please refer to Job Code WA004