



Mortgage Loan Officer

We are looking for a highly motivated individual interested in joining one of the most innovative Maine-based financial institutions. You will have the chance to empower members to better manage their personal finances, reach their lifelong dreams of home ownership, and help build more stable communities.

As a proud not for profit financial cooperative, Town & Country supports many charitable causes important to our members and the communities we serve. Habitat for Humanity, the Maine Cancer Foundation, Eastern Trail Alliance and are just a few organizations we not only support financially but with our time. Employees enjoy the opportunity to connect with these and many other organizations through meaningful community projects.

Unique compared to most mortgage lenders and companies, Town & Country services all our loans locally with a in house servicing department. All loans are servicing retained. The credit union offers an extensive portfolio options which include low down payment options. Town & Country does not limit the definition of home, as home can mean many things. We strive to meet the needs of our members who make up our communities.

Function and Responsibilities

Building relationships with our members, and offering first-class service is a top priority at Town & Country FCU. By learning our lending philosophy, identifying member needs, the Mortgage loan officer plays an intricate role in expanding the relationship with the credit union and helping our members reach their financial goals.

The Mortgage Loan Officer promotes the Credit Union's mortgage lending programs to companies and individuals within the real estate community, which includes but not limited to realtors, builders, financial advisors, CPA's, lawyers, housing associations and nonprofit organizations.

The Mortgage Loan Officer conducts mortgage interviews, reviews and evaluates information on mortgage loan documents to determine if the buyer, property, and loan conditions meet credit union and regulatory standards. Requests additional information as needed. Reviews terms and conditions of an approved loan with member.

Experience & Education

Three to five years of similar or related work experience. 2-year college degree, or completion

of special certification or licensing, or completion of specialized training courses conducted by vendor, or job specific skills acquired through an apprenticeship program.

Interpersonal Skills

Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.

Physical Requirements

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this position. If an employee requires a reasonable accommodation based on a disability, he or she must notify his or her direct supervisor or human resources.

- Enters and locates information on computer.
- Presents information to individuals and/or small or large groups.
- Communicates effectively in person or by using electronic equipment and devices.
- Creates documents, reports, etc., using a computer, pen, pencil or other means of recording information.
- Grasps and manipulates objects of different size and weight, requiring fine motor skills and hand-eye coordination.
- Visually locates and identifies information, often in small print.
- Reads information, often in small print.
- Sits at desk for extended periods of time.
- Repetitive motion with hands and arms while using computer.
- Lifts up to 25 lbs.

Location

This position is a combination of working remote, offsite, and office. Frequent travel in market area with own vehicle. Current driver's license required. Department location - Operations Center, Scarborough Maine.

Benefits

Medical (HSA), dental, vision, parental leave, vacation, holidays, 401K, base salary plus commission plan, profit sharing, tuition reimbursement, free corporate logo wear, credit union product discounts, and much more.