

Position Code: 2017-17
Position Title: Mortgage Originator (Builder Division)
Location: Uwharrie Bank Mortgage (Charlotte Office)
PT/FT: Full-time

Be part of a growing team that makes a difference!

This is a unique opportunity to work on our growing and successful mortgage team! We have the loans for you! This rare opportunity is ideal for anyone that is good in sales, is detail oriented and has some experience originating mortgage loans. Because the loans are here waiting for you, this is a great move for an experienced call center originator, a loan officer just moving to the area or a loan processor with natural sales abilities and wants to move into origination without the commission risk.

Your origination responsibilities include conventional, FHA, VA, USDA and jumbo residential mortgage loans. You will be preparing fee work sheets, selling the customer in the door, completing the loan application, AUS approvals, qualifying the customer, and providing the best customer service in town.

Other responsibilities include promoting the Bank and its services to the real estate community and participating in activities to encourage growth of the Bank's share of the local mortgage market, meeting with customers to complete loan application, and identifying products that best suit their financial needs. You will be responsible for keeping up with regulatory and compliance and loan product changes.

- A four-year degree in a business related field or equivalent experience is preferred. Knowledge of FNMA/FHLMC/FHA/VA and other government lending regulations, conventional loan requirements and real estate law is required.
- A minimum of two years experience in mortgage origination or mortgage processing, along with strong customer relationship skills, is required. Excellent written and oral communication skills and the ability to handle confidential and sensitive information is required.
- Must be proficient with Encompass and other mortgage related software applications.
- This position has no loan approval or credit authority

ADA Requirements: Vision, hearing, speech, concentration, learning, thinking, interaction with others, the ability to work under stressful conditions and juggle multiple priorities.

If alternative accommodations are required, please contact HR at 704-983-6181.

Uwharrie Bank is an Equal Opportunity Employer and makes recruitment, employment, promotional and all other human resources decisions without regard to race, color, religion, national origin, age, sex, gender identity, sexual orientation, disability, veteran status or genetic information.

"The Federal Age Discrimination Employment Act prohibits discrimination with respect to individuals over 40 years of age."

This organization participates in the Department of Homeland Security's
E-Verify EMPLOYMENT VERIFICATION PROGRAM