



MORTGAGE LOAN ORIGINATOR

Gulfport, Mississippi

Renaissance Community Loan Fund is looking for a new sales team member! We are a fast growing Community Development Financial Institution and Loan Fund serving the State of Mississippi. Renaissance (RCLF) is headquartered in Gulfport with offices in Hattiesburg, Jackson and Tupelo. RCLF is a community-based lender with dedicated team members who provide lending products and services to the underserved residents of Mississippi. We work with potential homeowners, entrepreneurs and small business owners to turn dreams into reality. **We are looking for a knowledgeable and self-motivated individual to join our sales team as a Mortgage Loan Originator.**

Summary of Position:

In this ongoing commission-based sales role, the Mortgage Loan Originator will proactively solicit new residential mortgage business and sell RCLF mortgage products while meeting high level loan quality and production goals. Must be able to work full-time and travel within Mississippi.

Job Duties:

- Continually identify, develop and maintain a quality network of business relationships (such as real estate professionals, builders, employers, faith-based organizations, nonprofits, and other professional and personal contacts and referrals) that will serve as a recurring source of referrals for new mortgage lending opportunities.
- Participate in business related development networking and community educational efforts to promote home ownership.
- Maintain a comprehensive understanding and knowledge of Conventional, Government and Non-QM product inventory, RCLF lending programs, policies and procedures and regulatory requirements, with demonstrated commitment to professional ethics and in compliance with all federal and state regulations and HMDA requirements.
- Utilize RCLF training materials, reference tools and other resources to provide timely and accurate loan program policy information to external customers as well as internal business partners.
- Respond to customer inquiries and referrals generated from both their own network and RCLF business channels.
- Meet with prospective borrowers to analyze financial and credit data, determine financing objectives and provide product/pricing policies and guidelines.
- Ensure an exceptional customer service experience by overseeing the loan process from origination to close while providing continuing communication between customers and business partners.
- Achieve production goals as established by RCLF.
- Attend and complete all RCLF required training.
- Perform all job functions in accordance with RCLF policies and procedures.

Required Qualifications:

- Highly self-motivated, flexible in a fast paced environment, work well independently and as a member of the team, know general underwriting guidelines, disclosure requirements and mortgage regulations.
- Education/Experience:
 - Two (2) years of college and three (3) years mortgage loan origination, customer service or outside sales experience; or
 - High School Diploma and five (5) years mortgage loan origination, customer service or outside sales experience.
- Excellent written and verbal communication skills.
- Reading, writing and mathematical skills at a high school graduate level or higher.
- Proficiency with Microsoft Office Suite, including Word and Excel, knowledge of Calyx Point Central, ability to learn and use other software as needed.
- Capable of managing and prioritizing workload to achieve multiple tasks and meet deadlines.
- Skilled at handling “sales” functions regarding loan products and programs, and service a multi-cultural client base.
- Residential mortgage experience with a focus on generating self-sourced business.
- Bilingual (Spanish/English) may be required in certain locations.
- Ability to work a flexible schedule to include some evening and weekend hours as needed, and travel locally.

Other Requirements:

- Maintain NMLS mortgage loan originators license and continuing education requirements.
- Maintain Mississippi SAFE Act continuing education requirements.
- Valid driver’s license and current auto insurance.
- Access to a reliable automobile for travel within the state to include meetings, networking opportunities, visits with prospective and current clients, realtors, etc.
- Minimum of three professional references.

To Apply:

Interested applicants should send a [resume, cover letter and references to ethomas@rclfms.com](#). Potential candidates will be subject to a background check.

Renaissance Community Loan Fund is an Equal Opportunity Employer.