



Job Title:	Loan Advisor	Job Category:	Non-Exempt
Division/Branch:	Sales/Sales	Department:	Staff
Location:	Multiple	Travel Required:	No
Position Type:	Full-time	Bonus Eligible?	Yes

Overview

Royal United Mortgage is actively seeking dynamic sales leaders to join our Corporate Headquarters here in Indianapolis.

We provide industry specific training and development with the goal of cultivating our leaders of tomorrow. Our promote from within culture provides each trainee with a detailed career road-map where you dictate your goals of advancement from day one.

Job Summary

The Loan Advisor will assist customers in finding and applying for the right mortgage and making sure they are fully informed about the different kinds of mortgages available to them while guiding them through the entire process.

Job Responsibilities:

- Maintains all necessary Federal licensing requirements as well as licensing requirements to service customers in at least two (2) states.
- Originates with all available lead sources offered by Royal United Mortgage (RUM).
- Develops and originates referral transactions.
- Develops new prospects, enhances business relationships, applies expert knowledge of the business and its products, generates loan volume and conducts lead generating and client service activities.
- Learns, develops and gains certification on the following work skills and competencies: Basic and Advanced Service and Education Skills, Home Mortgage Terminology, Home Mortgage forms, applications and disclosures; credit; How to select from multiple investors, products, guidelines and pricing options; How to structure and build loan options; How to price; Multiple Technology Platforms; RESPA; MDIA; HVCC; Opening, closing, processing, underwriting and funding; Key Performance Metrics; Time and task management.
- Determines the optimal way to match the consumer's profile with the various product lines available to ensure the recommended mortgage/home equity options documented are saleable assets in the secondary market.
- Evaluates loan applications and documentation by confirming credit-worthiness.
- Informs loan applicant of any additional requirements in order for the customer to improve the loan application.
- Completes loan contracts by explaining provisions to customer; obtains signatures and collects applicable fees.
- Maintains a positive customer relationship at all times.
- Achieves Documented Key Performance Indicators as established by Management on a daily, weekly and monthly basis.
- Assists in Special Projects as assigned.
- Works a flexible schedule including periodic weekends to complete all job tasks within established timeframes.



Education & Experience:

- High School Diploma or Higher level of completed education.
- 3+ years experience in customer service, loan administration, collections, or sales environment, preferred.
- Strong understanding of loan processing guidelines and policies along with knowledge of FNMA, FHLC, FHA and VA guidelines preferred.
- Must successfully complete all federal licensing requirements as well as licensing requirements in at least two (2) states.
- Must possess the proven ability to achieve high quality results.
- Superior knowledge of Microsoft Office products.

Key Competencies:

- Ability to multi-task while prioritizing and working independently in a fast-paced environment
- Strong Relationship Building Skills
- Strong mathematical aptitude
- Respect for confidential information
- Consultative Skills
- Excellent follow-up and organizational skills
- Exceptional verbal and written communication skills
- High Degree of attention to detail
- Superior internal and external Customer service and problem solving skills

Working Conditions & Physical Demands:

- Prolonged periods of sitting and utilizing office equipment and computers
- Periodic lifting of no more than 10 pounds
- Prolonged periods of intense concentration and attention to detail
- Frequent disruptions to concentration due to an open work space concept