



Title: Mortgage Lending Sales Professional

Job Status: Full Time/Salary

Department: Credit

Reports to: To be determined

Work Schedule: 40-45 hours per week

Amount of Travel Required: 25% required

POSITION SUMMARY:

The Mortgage Lending Sales Professional is responsible for promoting, marketing and sales of VMF mortgage products by developing and cultivating relationships with potential customers. They ensure timely and efficient processing of credit applications and communicate directly to individual retailers and customers.

QUALIFICATIONS:

- ✎ Basic computer skills with ability to type at least 25 wpm
- ✎ Ability to effectively communicate and interact with internal and external customers via phone, email and fax
- ✎ Ability to manage multiple and/or conflicting responsibilities
- ✎ Must be able to pass critical credit standards to meet licensing requirements
- ✎ Great attention to detail and organizational skills
- ✎ Travel and flexible hours in work schedule necessary
- ✎ Ability to work in a team environment

ESSENTIAL FUNCTIONS:

- ✎ Sales ability, good interpersonal skills, and a strong desire to provide exceptional customer service
- ✎ Services 15-20 home centers for the purpose of selling VMF's financing programs
- ✎ Analyzes and approves mortgage loans by examining applicant and financial information to determine credit worthiness
- ✎ Knowledge of available loan products to better serve the customer
- ✎ Helps determine appropriate loan for products customers
- ✎ Maintains licensing and pre-licensing for assigned states
- ✎ Establishes direct interaction with customers to sell VMF mortgage products
- ✎ Maintains punctuality and attendance standards at all times

NONESSENTIAL FUNCTIONS:

- ↪ Continues on-going training
- ↪ Responds efficiently to daily email, voicemail and follow up work
- ↪ Knows and uses computer procedures related to credit activity
- ↪ Approves credit stipulations
- ↪ Verifies accuracy of credit report and pull new reports as needed
- ↪ Reviews verification items; such as, credit references, paystubs and tax returns
- ↪ Attends and gives presentations at Home Center manager's meetings and sales rallies
- ↪ Miscellaneous projects and other duties as assigned

EDUCATION:

High School Diploma or Equivalent Required. College degree or equivalent in experience preferred.

OTHER REQUIREMENTS:

U.S. Citizenship required.

PHYSICAL DEMANDS:

Must be able to remain in a stationary position 75% of the time.

Constantly operate a computer and other office productivity machinery, such as a telephone, calculator, copy machine, and computer printer.

80% communication methods completed over the phone. Must be able to exchange accurate information at all times.

Ability to identify and assess account status and determine appropriate process.

Constantly works in an indoor temperature controlled, sealed window office environment.