

# Mortgage Loan Officer

Location Carmel, Indiana Job ID/ Req. Number 180776 Category Lending Full/Part Time Regular/Temporary 1st Shift

## Description

As an employee of Citizens Bank you become a part of an organization committed to serving customers, colleagues and communities in which we do business. Citizens Bank is an established and successful financial services company with a branch presence in 12 states and the ability to conduct business globally. We are committed to offering comprehensive and competitive benefits, encouraging our colleagues to develop and grow their careers, and providing a fiscally sound and stable work environment while delivering to our customers.

Citizens Bank is honored to be a top Lender in the Mortgage sector and is focused on growing our market share in the states we currently operate. We are currently hiring talented Mortgage Loan Officers who proactively identify, develop and maintain a quality network of business relationships that serves as a source of referrals for new mortgage lending opportunities. External relationships are the cornerstone of generating new business and may consist of realtors, builders, professional and personal contacts. Our Loan Officers are encouraged to participate in business related development opportunities, community efforts to promote home ownership and professional organizations. You will be responsible for interviewing new and existing customers to determine their loan needs and advising those customers of appropriate products, terms, and pricing, while gather any additional required information. It will be necessary to generate complete mortgage applications, ensuring appropriate procedures and policies are followed, while meeting sales goals and objectives.

### As a Mortgage Loan Officer your primary responsibilities include:

- **Go above and beyond for customers:** Aspire to deliver world class customer service
- **Drive sales through service:** Achieve sales and referral goals by developing a positive customer experience
- **Build book of business:** Proactively seek ways to develop and expand customer relationships in order to contribute towards the branch success
- **Maximize personal productivity:** Desire to maximize personal productivity through attention to detail, self-motivation, and adaptability to achieve branch and personal goals
- **Grow your own capabilities:** Actively participate in opportunities to expand knowledge, influencing and interpersonal skills

## Qualifications

- BA/BS degree or equivalent experience in residential mortgage sales preferred
- Three plus years of retail residential mortgage sales experience

- Documented residential mortgage loan volume in the past 12 months of \$12 million (minimum)
- Established relationships with local referral networks
- Ability to communicate clearly and effectively, both verbally and in writing, across a variety of audiences
- Strong computer skills and experience utilizing laptop technology
- Successful candidate must meet and comply with all requirements set forth in the SAFE Act, including, but not limited to successful completion of the required background checks and obtaining a Unique Identifier from the NMLS.

### **Hours & Work Schedule**

Hours per Week: 40

Work Schedule: Monday through Friday

### **Why Work with Us**

At Citizens, you'll find a customer-centric culture built around helping our customers and giving back to our local communities. When you join our team, you are part of a supportive and collaborative workforce, with access to training and tools to accelerate your potential and maximize your career growth.

### **Equal Employment and Opportunity Employer/Disabled/Veteran**

It is the policy of Citizens Bank to provide equal employment and advancement opportunities to all colleagues and applicants for employment without regard to race, color, ethnicity, religion, gender, pregnancy/childbirth, age, national origin, sexual orientation, gender identity or expression, disability or perceived disability, genetic information, citizenship, veteran or military status, marital or domestic partner status, or any other category protected by federal, state and/or local laws

Equal Opportunity & Affirmative Action Employer Disabled/Veteran

*Citizens Bank is a brand name of Citizens Bank, N.A. and each of its respective subsidiaries, and Citizens Bank of Pennsylvania.*

*Albert Gonzalez*

*NMLS # 167553*

*Sales Manager*

*Citizens One Home Loans*

*317-795-3754 (o)*

*317-605-3383 (c)*

*844-206-6569 (f)*

*[albert.gonzalez@citizensone.com](mailto:albert.gonzalez@citizensone.com)*

*[www.citizenslo.com/AGonzalez](http://www.citizenslo.com/AGonzalez)*

*Sales Assistant-Kimberly Timmis*

*317-795-3755 (o)*

*317-840-9274 (c)*

*844-293-4042 (f)*

*[Kimberly.timmis@citizensone.com](mailto:Kimberly.timmis@citizensone.com)*

*580 E. Carmel Dr., Suite 101*

*Carmel, IN 46032*

