



*Our people make the difference,  
and we put relationships first.*

## **Retail Mortgage Loan Originator (MLO)**

Are you an experienced mortgage loan officer looking to take your career to the next level? Community First National Bank is seeking a top-performing professional to join our team as an experienced Mortgage Loan Officer.

In this role, you will be responsible for helping customers obtain loans to purchase or refinance real estate. You will have a proven track record of success in gathering financial information, reviewing credit reports, and helping customers understand their loan options. Additionally, you will have a proven ability to generate your own referrals by networking with real estate agents, builders, and other potential referral sources and maintaining relationships with existing customers to encourage repeat business and referrals.

We understand that experienced professionals demand competitive compensation, and that's why we offer a highly competitive commission structure. This means that you will have the opportunity to earn a significant income based on your performance.

If you're ready for a new challenge and want to be part of a team of top-performing professionals, apply now to join Community First National Bank.

### ***Key Duties & Responsibilities***

- Consistently manage and work with company-provided leads.
- Gathers loan file conditions files for missing/supporting documentation.
- Manage individual pipelines on a daily basis by completing new loan application reviews, condition reviews, and other loan originator tasks within established turn times.
- Communicate with processing and underwriting to provide updates and clarification on outstanding conditions and deficiencies identified on loans and to assist in interpreting underwriting guidelines.
- Analyze income from salaried, commissioned, self-employed, investments, and fixed income sources.
- Analyze assets statements for all types of asset accounts.
- Run DU and LP findings with published guidelines to address/resolve variances.
- Remain current on Company loan guidelines/secondary market investor requirements, pricing policies and VA regulations.
- Meet expectations for attendance and punctuality.
- Maintains and ensures complete and accurate compliance with RESPA, Regulation Z, Fair Lending, HMDA, Bank Secrecy Act, and other regulations regarding the mortgage application process.

### ***WE OFFER:***

- |  |  |                                    |
|--|--|------------------------------------|
| <i>* Excellent Compensation</i>  | <i>*Competitive benefits package</i>           | <i>*50 State Lending Program</i>   |
| <i>*No State Licensing</i>   | <i>*In-house Underwriting &amp; Processing</i> | <i>*Competitive Interest Rates</i> |
| <i>*Conventional, VA, FHA, USDA, HELOC, and Jumbo Product Availability</i> |  |                                    |

If you want the opportunity to work in a professional environment with a team of dedicated bankers and a competitive compensation package, please send your cover letter, resume, and application to the HR Department at [hr@cfnb.bank](mailto:hr@cfnb.bank).

### ***Education & Experience***

NMLS Licensing required.

High school diploma or GED equivalent required.

2+ years of current loan origination experience

*Apply online at  
[www.cfnb.bank](http://www.cfnb.bank)*