



**Position Title:** Mortgage Lending Officer  
**Location:** 2060 Mt Paran Road, Atlanta, GA 30327  
**Compensation:** Base salary plus commission  
**Status:** Regular full-time position

### **Job Summary**

The Mortgage Lending Officer is responsible for marketing the mortgage lending services of the bank and originating mortgage loans in the local market.

### **Job Responsibilities**

1. Originate quality FHA, VA and conventional mortgage and home equity loans.
2. Manage customers through the loan process from initiation to closing.
3. Maintain positive client relationships.
4. Collect and analyze information regarding customer income, assets, investments and debts.
5. Present advantages and disadvantages of different financial products to determine the best products to meet the customer's needs and financial circumstances.
6. Set expectations, take applications, and attend loan closings.
7. Develop marketing and promotional strategies to attract new purchase business through networking and community relations.
8. Adhere to established security safeguards, procedures and other Bank policies.
9. Ensure compliance with regulatory guidelines
10. Perform special projects and additional job related tasks as assigned.

### **Job Requirements**

1. Must have at least 5 years mortgage origination experience with a proven track record
2. Bachelor's degree in Business or Communication preferred
3. A thorough understanding of underwriting standards and criteria
4. A thorough understanding of mortgage regulatory guidelines
5. Ability to generate annual production volume
6. Ability to conduct marketing presentations
7. Ability to educate borrowers on loan products and process
8. Effective communication and relationship building expertise
9. Strong judgment and initiative with the ability to delegate, coach and motivate staff.
10. Excellent time management and organizational skills
11. Basic computer skills required
12. Bi-lingual Spanish skills preferred
13. Ability to obtain National licensing through the NMLS registry
14. Ability to interact with all levels of staff and management

We offer a competitive compensation and benefit package including medical, dental, vision, basic and optional life insurance, short and long-term disability, paid time off, 401(k) plan and flexible spending accounts.

Only candidates meeting the minimum qualifications and requirements will be considered for available opportunities. Please send your resume to [resumes@cornerstonebankga.com](mailto:resumes@cornerstonebankga.com). Cornerstone Bank is an Equal Opportunity Employer.

Employees are required to present proof of identity and eligibility to work in the United States. Cornerstone Bank participates in E-Verify.