LOAN OFFICER ASSISTANT

LOAN PARTNER I

TOP 3 RESPONSIBILITIES:

1. **Calendar/Lead Tracker**
   - **Metric –** QL – Appt Attended is 75%. 90% is goal
   - **Metric –** All leads called back within 2 hours. 30 min is goal

2. **Database Management**
   - **Metric –** 10% database conversion. 25% is goal

3. **Rock Solid Pre-Approvals for Clients**
   - **Metric -** Post Contract Denials < 5%. <1% is goal

1. Calendar/Lead Tracker:

- Have Team Leader booked solid
- Set all Client appointments for Team Leader no exceptions
- Confirm all appts the day before. If you LM, call the day of as well
- Answer the phone 90% of the time
- Have at least two call back times scheduled in team leader's day
- All leads added to lead tracker/CRM
- Update the referral source every time you attempt/make contact with a lead
  - Inc. weekly lead update email to realtors - very important to build trust
- Bring two copies of lead tracker to each team meeting
- Give borrower a verbal list of what to bring and directions and make them write it down
- Schedule same day or next day appt
- E mail confirmation of appointment (list of what to bring, directions, testimonial) to agent, borrow, and team leader. (put, "from (team leader name) in the re: section of the e-mail
- Have credit, wet docs, approval, etc in file and ready for apt

2. **Database Management:**
   - Do survey call with closed Clients
   - 30-60-90 day calls for all closed loans
   - ABC calls weekly and turn list into my box
   - Mail LotH all odd months of the year, Marketing helps w/ content
   - Mail EOS all even months of the year, Marketing helps w/ content
   - Thank You Cards for every appt, referral & closed loan week. Put list in my box
   - Birthday Program

3. **Rock Solid Pre-Approvals** (is trained for 6 months prior)**:**
   - Puts scenarios together for prospective clients
     - Research Client Scenarios with Underwriting and Inv. Guidelines
     - Conduct Doc Review to validate qualification
     - Run DU/LP
   - Final paperwork received/ Do a QC Review
     - Be sure docs received matches checklist
     - Organize assets/income
     - Mortgage Banker Checklist/Quality Assurance Checklist
   - Assist LO with callbacks of prospects that need a phone consult prior to F2F
   - Handle Planning Sessions (app or pre app) when LO cannot
   - Update pre-approvals for clients/Realtors as needed
   - Create Edge at pre-approval
   - Call all Pending Clients on Tuesdays
     - Keep engaged in process. Build rapport and ask for CCR's
   - Complete all update calls by 1pm that day and turn in completed list

General Expectations:

- Must be licensed within 90 days of hire
- Update Jungo according to Branch Standards and Milestones Manual
- Understand and use all tools needed to perform duties (including, Jungo, Encompass, Google Drive, Edge, time blocking, using checklists, resources, extra hours etc)
- Meet for 15 minute daily huddle and pipeline meeting every week on files in process.
- Be Teachable and committed to excellence in your position.
- Be Team Player. Be Positive, Proactive & a Problem Solver to help give great experience & close more loans
- Participate in team book clubs
- Participate in culture building activities

Wow! Service:

- Take note of and execute on details that matter to each client
- Maintain a Positive attitude with clients at all times
- Respond to clients emails within 2 hours
- Respond to clients phone calls within 2 hours
- Keep your promises to clients
- Leave client feeling like they are your only client
- Willingness to develop as a leader in serving others
- Willingness to train & develop in Loan Concierge role
- If absent from work, all tasks for the day are delegated out before hand
- Openness to change