

## **Residential Lending Sales Assistant**

North Attleboro, MA

Envision Bank believes in people helping people – it was our belief when we first opened our doors in 1851 as Randolph Savings Bank, and it holds true today. For over 150 years, we have been providing individuals, families, homeowners, and businesses in our community a wide variety of products that are convenient and hassle-free.

We're customer experience driven and have a focus on overall personal attention. We care and we need people who care as much as we do. We are part of the communities in which we live. Relationships matter. We strive to make things simple and get things done. We hire people who like people and keenly enjoy helping others. If this sounds like you, please read on . . .

### **Primary Responsibilities:**

The Sales Assistant assists assigned Mortgage Loan Originators (MLOs) with follow-up on loan applications, documentation gathering, submissions to Processing and validation of underwriting findings consistent with Envision process schedules. Supports the team's efforts to meet the spirit and letter of regulatory requirements and contributes MLO production by working to further relationships with realtor partners and other centers of influence.

### **Primary Responsibilities:**

- Supports assigned MLOs in increasing their levels of production (by approximately 15% year over year) by assisting in application completion, documentation gathering, and validation of underwriting findings, consistent with PRIME process standards.
- Enhances business relationships between assigned MLOs and realtor partners, financial planners, CPAs and other centers of influence by scheduling appointments using CRM technology and implementing Bank-approved marketing campaigns. Understands and utilizes our varied marketing systems including *Mortgage Coach* and the CRM.
- Remains current with industry guidelines for investor and PMI underwriting as well as specialized and flexible loan program guidelines. Assists the team in meeting federal and state regulatory requirements. Ensures compliance with TRID/TILA/RESPA integrated disclosure requirements as well as other regulatory requirements including ECOA, Fair Lending and Flood Disaster.
- Provides input regarding product line and supports the team in ensuring that product offerings meet the needs of customers in our market. Ensures applicants are consistently encouraged to apply and equally supported throughout each stage of the application process.
- From time-to-time originates personal production. Meets with mortgage customers to educate them on the Bank's loan programs/products. Assists in identifying the 'right' product for the customer and takes a complete loan application. Meets department

standards for minimum expectations for loan submissions and meets time tables for timely completion of tasks and milestones related to the loan process.

- The Sales Assistant is required to adhere to requirements of the SAFE ACT and Mortgage Loan Originator Rule as outlined in the RSB SAFE ACT and Mortgage Loan Originator Rule policy. In addition, each LO will receive annual training on SAFE ACT and Mortgage Loan Originator Rule. The LO is required to follow specific procedures that outline when the MLO NMLS# should be provided, and on which documents the MLO NMLS# should be displayed, such as business cards, emails, correspondence, etc.
- Demonstrates continual learning by attending industry seminars, webinars and other training programs.

**Job Requirements:**

- Bachelor's degree or equivalent business experience
- Two-Four (2-4) years mortgage support experience
- Demonstrated success in the areas of customer communication and relationship management
- Ability to prioritize assignments and work independently
- Highly detail oriented
- Outstanding written and verbal communication skills

At Envision Bank **PRIDE** is the foundation of who we are and what we strive to be. If you possess a **P**assion to win, are **R**elationship-driven, thrive in an environment of **I**nnovation and continuous learning, believe in **D**oing the right thing, and are interested in Engaging with a collaborative team, then we want to get to know YOU better!

Apply today at <https://envisionbank.applicantstack.com/x/apply/a2clvbswlbog>

Envision Bank takes pride in being an Equal Employment Opportunity employer and seeks to create and maintain a vibrant diverse workforce. Equal Opportunity Employer – minorities/females/veterans /individuals with disabilities/sexual orientation/gender identity are strongly encouraged to apply.