

About Us

First Greene Mortgage Corporation, a wholly owned subsidiary of First Federal Savings and Loan Association of Greene County has been serving the communities of northcentral West Virginia for over 30 years through our Morgantown, WV office. In March 2023, First Greene Mortgage opened a second office in Bridgeport, WV. As a result of this expansion, we are seeking an individual to join our team of professional lenders.

Job Summary

As a member of our lending team, this individual will promote mortgage loan products and services throughout the Bridgeport region, while working with customers throughout the full cycle of the loan application process, including the underwriting of the loan. Participation in community and business outreach is paramount.

Essential Duties and Responsibilities

- Conduct interviews with customers applying for various loan offerings, including pre-qualifications.
- Inform customers of products and pricing while considering the financial objectives of the customer.
- Perform underwriting process, examining the customer's financial and credit data to determine if it meets minimum criteria.
- Ensure the collection and review of all necessary supporting documentation.
- Underwrite loan according to Association guidelines and government regulations.
- Present fully underwritten loan package to lending committee with a recommendation for approval.
- Inform prospective borrower of loan commitment.
- Prepare closing notes for approved loans.
- Approve payouts for construction loans.
- Respond to customer inquiries and concerns regarding proposed and existing loans. Promote customer service delivery that builds strong and trusting relationships with customers.
- May counsel mortgage loan delinquent customers.
- Cross selling of deposit and other Association services. Maintain a high level of knowledge of Association services and products.
- In collaboration with management, develop and carry out a sound, aggressive, and controlled program of business development and retention to meet profit and growth objectives.
- Actively participate in community activities that reflect favorably upon the Association.
- Attend meetings and seminars as required.
- Other duties may be assigned.

Qualifications

1. Must meet and comply with all requirements set forth in the SAFE Act, including, but not limited to the successful completion of required background checks and obtaining a unique identifier from NMLS (Nationwide Multistate Licensing System). Candidates must submit to the following:
 - a. Criminal background check through the NMLSR;
 - b. Credit report; and

- c. Information from the NMLSR regarding any administrative, civil, or criminal finding reported by any government jurisdiction.
2. Prior experience in banking, financial services, sales, real estate, or related fields is desired.
3. Post-secondary educational degree in a business or finance related field preferred.
4. Must demonstrate the ability to build and maintain relationships throughout the community and be committed to participating in community/civic organizations.
5. Must demonstrate a commitment to providing superior customer service through ongoing relationship building and the effective resolution of customer concerns.
6. Ability to communicate lending regulations/processes in a non-technical and conversational manner with others.
7. Ability to analyze and comprehend complex financial data.
8. Knowledge of or ability to learn the underwriting process.
9. Computer skills for operating in a professional office environment. Ability to compile reports through Microsoft Office. Experience with mortgage loan software preferred.
10. Must possess excellent oral and written communication skills.
11. Ability to organize, prioritize, and multi-task.
12. Ability to read and understand documents of varying technical degree and length. For example, business letters and memorandums, banking compliance policies and regulations, contracts, policy manuals, and periodicals.
13. Must demonstrate a professional image within the office environment and community.
14. Ability to work a flexible schedule, including extended hours and weekends, as necessary.
15. Must be physically present on-site to interact with customers, co-workers, and other business associates.
16. Current driver's license required when traveling between offices or on Association business.

Work Environment

At First Greene Mortgage, our commitment to superior customer service is unmatched. As part of this commitment, this is not a commissioned position. Salary will be negotiable and commensurate with experience. Striving to promote a work/life balance for our team members, typical work hours are Monday through Friday with occasional evening and weekend hours for community and business outreach.

Our premiere benefits package includes:

- 401 (k) with a company match up to 6%
- Health insurance for the employee and eligible dependents
- Dental insurance for the employee and eligible dependents
- Vision insurance for the employee and eligible dependents
- Life insurance
- Short-term and Long-term Disability insurance
- Paid Time Off
- Paid Holidays
- Medical and Family Leave
- Professional development assistance

First Greene Mortgage is an Equal Employment Opportunity Employer (EOE). To apply for this position, visit our website at www.fgc.bank and complete the online application. For more information about this opportunity, reach out to our Human Resources Department at 724-627-4434.