



HOME LOANS

Duties

General. Employees shall have the duties listed below, or such other or additional duties as Company may from time to time designate in Company's sole and absolute discretion.

Loan Production. Unless directed to the contrary by senior management of Company, Employee's primary duty shall be to use Employee's knowledge, training, and experience to solicit and originate loan products and financing of residential real estate transactions on behalf of the Company's customers.

Loan Production. Employee shall sell mortgage loan products and services to Company's customers. Employee's sales duties may include without limitation:

- Identifying potential mortgagors, acquiring a full understanding of, and analyzing, their respective financial needs, based on their individual financial health, economic goals and credit history;
- Working with the customers to create loan packages that meet their respective needs and goals, while guiding them through the complex requirements of the various lenders;
- Educating customers regarding mortgage loans generally, the mortgage loan process, the different types of loans available, and how costs and payments vary under numerous alternatives available, so customers can make informed decisions in acquiring the appropriate loan to fit their respective needs;
- Originating the actual mortgages;
- Overseeing the loan transaction from initiation, through processing, approval, closing and recording, while ensuring that the customer understands, this is satisfied with the process, and that the activities undertaken comply with all Requirements; and
- Handling customer questions and complaints.

Inside Sales: Employee agrees to perform such primary duty by spending each work week in the Company office or any other fixed location, including the employee's home (if sick or previously approved by your supervisor).

Initials: _____