

This job includes a base rate plus commissions. Total Potential Annual Earnings: \$33,280 - \$220,000

Sells and originates residential mortgage loans according to established policies, procedures and applicable legal and regulatory guidelines. Develops plan to achieve sales goals, maintains network of outside referral sources in assigned territory. Meets with prospects, explains variety of mortgage products and services available, and negotiates terms and conditions of loans within approved authority and finalizes sales. Sells other NBT Bank products and services as appropriate. Coordinates the application process and follows it through to closing. Coordinates sales and product training activities with retail branches.

Education and Experience:

+ Associates degree with emphasis on business, finance, or marketing/communications; or equivalent education and experience

+ 2-5 Years prior sales experience

Skills and Abilities:

+ Proficient with Microsoft Office - Word, Excel, PowerPoint, Outlook

+ Ability to cold call prospects; network and develop outside business referrals

+ Strong Verbal and Written Communication skills

+ Ability to multi-task in fast paced environment

+ Knowledge of a variety of mortgage loan products

+ Ability to analyze credit reports and income and asset calculations

Unique Job Characteristics and Requirements:

Flexible schedule includes evening hours and managing timely workflow. Requires evening and weekend hours for meetings, appointments, and business/industry networking events. NMLS Certification required or ability to obtain upon hire.

Tasks Performed:

+ 40% Originate mortgage loans and participate in related business development activities. Develop plan to achieve sales goals, develop and deliver sales presentations, attend industry networking events and contact realtors, builders and developers to build a network of outside referral sources. Coordinate sales and product training activities with retail branches.

+ 35% Meet with prospects, explain variety of mortgage products and services available and offer recommendations based on evaluation of individual prospect needs.

+ 10% Negotiate terms and conditions of loans within approved authority and finalize sales. Attend closings as needed. Sell other NBT and services as appropriate.

+ 10% Obtain and analyze pertinent financial and credit data. Ensure the preparation and processing of forms and legal documents required for loans. Create system files with documentation for underwriting, and regulatory purposes.

+ 5% Other duties as assigned.

Physical Requirements:

- + Communicate effectively with internal and/or external customers
- + Stationary 50% of time
- + Move about within or between locations
- + Bend, Twist, Crouch, Squat
- + Move Objects to Maximum 10 lbs

NBT Bank offers a stimulating work environment that recognizes talent and encourages teamwork. Our employees benefit from a total compensation package, including competitive salary, bonuses and a wide range of benefits for eligible employees – like our Student Loan Repayment Program. Join NBT Bank and build your career through the many growth, learning and collaborative opportunities made available across the company.

- + EEO is the law

(<https://www.dol.gov/sites/dolgov/files/ofccp/regs/compliance/posters/pdf/eeopost.pdf>)

- + EEO is the Law Poster Supplement

- + Pay Transparency Nondiscrimination Provision

(<https://www.dol.gov/sites/dolgov/files/OFCCP/pdf/pay-transp\%20English\formattedESQA508c.pdf>)

- + Family Medical Leave Act (FMLA) Poster

- + Employee Polygraph Protection Act (EPPA)

(<https://www.dol.gov/sites/dolgov/files/WHD/legacy/files/eppac.pdf>)

NBT Bank is an equal opportunity employer and fully supports a diversified environment. We do not discriminate against any applicant or employee because of race, color, religion, sex, national origin, age, disability, sexual orientation, marital status or veteran status, recently separated veterans, genetic information, victims o