



# AG NEW MEXICO FARM CREDIT

DATE: April 26, 2017  
POSITION: Mortgage Loan Officer  
LOCATION: Las Cruces, NM  
SALARY: Commensurate with experience & qualifications

## **COMPANY PROFILE:**

Ag New Mexico, Farm Credit Services, ACA is a \$181.2 million rural lending cooperative that provides financing for agriculture, agribusiness and rural real estate. The organization is headquartered in Clovis and has branch offices in Belen, Clovis and Las Cruces, New Mexico. Ag New Mexico is part of the nationwide Farm Credit System, the nation's oldest and largest source of rural financing, which has been financing farmers, ranchers, and agribusinesses for over 95 years.

Ag New Mexico is committed to being an inclusive organization, in which all employees are treated with respect, recognized for performance and valued for individual differences within a common corporate culture. Our objective is to have a welcoming environment for diversity so that it remains an intrinsic part of our business culture. In so doing, we will be better positioned to reflect the external marketplace and engage the communities we serve. We view diversity as a business advantage, because a diverse workforce of talented professionals brings a rich perspective and broad customer knowledge that ultimately leads to strong financial performance and greater return to our stockholders. By embracing the differences among people and making the most of those differences within our common corporate culture, we are ensuring the long-term success of our organization.

## **REQUIRED QUALIFICATION:**

The Association is seeking a **Mortgage Loan Officer** to market and originate loans to be sold in a secondary mortgage market and determine an appropriate investor with which to place the mortgage based upon approved investors and available products. The position requires education and/or experience equivalent to a BS degree in Business Administration, Marketing, Finance, or other related field, two years direct experience in mortgage banking, preferably in the loan origination or processing of conventional mortgages and the applicant must be registered with the Nationwide Mortgage Licensing System and Registry consistent with the requirements of part 610 of FCA's Regulations and the Secure and Fair Enforcement for Mortgage Licensing Act (the S.A.F.E. Act).

## **BENCHMARK JOB FUNCTIONS:**

1. Follows marketing plan directives within budget for promotion of secondary market mortgages in assigned area in order to meet association mortgage income goals.
2. Coordinates the rural home loan origination of branch referred existing and potential customers.

3. Ensures a positive Farm Credit image by participating in association marketing activities and promotes association products and services.
4. Assists with monitoring and compliance with Association policy and practices.
5. Explains to prospects the differences in financing through the secondary market or the association portfolio. Works with program coordinator and appropriate portfolio loan officers in identifying and pursuing cross-selling opportunities. Makes referrals as appropriate.
6. Follows market trends and developments to increase association's business in established and developing markets. Keeps informed of competition and their markets, primary products and services, major strengths and limitations, and their basic pricing arrangements.
7. Gathers all information necessary for documentation, analysis, disclosure and underwriting loan requests.
8. Analyzes complete credit and financial data on applicants to determine appropriate credit action to take under the loan program as established by investor and association guidelines.
9. Utilizes loan origination and desktop underwriting software in preparing the loan package for processing, underwriting, and closing.
10. Provides appropriate consumer protection information at the time of application.
11. Provides all necessary applicant information to the processing center within 24 hours.
12. Prices and locks in loans according to association guidelines.

**SKILL REQUIREMENTS:**

Strong organizational, interpersonal and sales skills. Ability to work independently with limited supervision. Proficiency with Microsoft Office, Desktop Underwriter<sup>®</sup>, and loan originating software. Possesses a current awareness of the secondary market industry, as well as, economic and housing developments in the region that may impact the housing market. Ability to develop and maintain effective working relationships with internal customers, such as branch manager/loan officers, mortgage specialists, finance department, information systems, and internal auditor, to facilitate effective and efficient coordination of service delivered to customers or prospective customers.

If you would like to be considered for this position, please send resume and salary requirements or requests for additional information to:

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**AA/EOE/M/F/D/V**