

Loan Officer Interview Questions And Answers Guide.



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Loan Officer Job Interview Preparation Guide.

Question # 1

Do you use social networks to generate leads? Do you feel comfortable with this tactic?

Answer:-

Social networks, in my opinion, were created as an outlet to generate leads in the business world. I am very comfortable with this tactic and believe it is a great tool to reach out to prospective clients.

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Question # 2

What can you do for this company as Loan Officer?

Answer:-

I can give my best for your company because you are giving me an opportunity and I will serve your company as my best as possible.

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Question # 3

Please tell us what is your greatest strength?

Answer:-

Organised, proficient and well detailed oriented person who has both organizational, interpersonal and intra personal skills.

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Question # 4

Give us examples of ideas you've had and implemented?

Answer:-

I feel the most important system to establish in any business is a lead generation.. Without customers there is no business. But what's even more important is to make commitment to work and implement at least two to three good marketing lead generation systems.. Work leads within the branch generate business thru referral sources like builders, realtors, insurance agents, contact expired listings, for sale by owners, CPAs- they have clients who are buying or selling a home who may need to refinance or cash out.. Appraisers.. HUD foreclosures HUD's website, other lenders or banks or credit union loan officers but lists: Neighborhoods properties with no mortgages older than five years etc.. Military transfers..

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Question # 5

What applicable attributes do you have?

Answer:-

Strong analytical skills, people-oriented, enthusiastic, persuasive, work quickly and effectively, love being of service and making a difference, customer-oriented, extremely conscientious, polite, strong social skills and are excellent at quickly establishing rapport.

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Question # 6

Why are you the best person for this job?

Answer:-

Because of my drive and passion for meeting client needs and the level of experience and comfort with which I approach the role. I am also very risk averse having a strong recoveries background so I think it's a perfect balance for the role.

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Question # 7

Are you efficient and organized with paperwork?



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Answer:-

I am very efficient and organized with paperwork. I like to keep papers and paperwork together through files and folders and which helps me insure that I maintain attention to detail without getting documents misplaced.

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Question # 8

What do you like to do?

Answer:-

Waking up in the morning and take a cup of coffee while thinking about my day to day responsibilities.

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Question # 9

Please tell us why did you leave your last job?

Answer:-

Because I was ready for a new challenge in a more personable environment as opposed to the heavy corporate environment which I had operated in for so long.

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Question # 10

If you had enough money to retire right now then would you?

Answer:-

I would not but rather invest in business and continue working to generate more income.

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Question # 11

What are your thoughts on the financial crisis and have we moved past it?

Answer:-

The financial crisis has deepened however it is cyclical so I expect to see an improvement. Spending in our local economy still seems to be somewhat low and improvement will only come when that improves.

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Question # 12

Do you have any questions for me regarding Loan Officer?

Answer:-

What is your induction program like?

What direction is the organization going in to grow its portfolio.

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Question # 13

Have you ever been asked to leave job?

Answer:-

No...All of my past positions have been positive.

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Question # 14

Are you willing to travel?

Answer:-

Yes if the company requires.

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Question # 15

Where would you like to be in your career five years from now?

Answer:-

I would like to see myself established with a good base of repeat customers. Originating Loans with high end customers.

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Question # 16

Tell me about your marketing skills, and where in the past you have demonstrated these abilities?

Answer:-

I am very good at planning events to meet new realtors- I hosted two events for example where I was able to network realtors in a relaxed setting. I also believe in mailing out campaigns - for example at IMN we sent out a mailer and received a great deal of interest by customer wanting to reduce or eliminate their mortgage insurance from an FHA loan they had had. We converted them into a conventional loan or another FHA loan if it made sense to do so - that is they saved money.



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Question # 17

What experiences do you have in this field?

Answer:-

My ability to communicate effectively to clients and confidence with large work load.

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Question # 18

Tell me about your-self?

Answer:-

My name is Ahmad, migrated from India. I graduated from Punjab University in India with main subjects as economics and English as main subjects. In 1979 I joined Punjab and Sind Bank.

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Question # 19

Was there a person in your career who really made a difference?

Answer:-

I shadowed a co worker at the internship at VNA Healthcare. She helped me out a lot with understanding how they do entries and how to record other information.

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Question # 20

Do you feel it is better to work with 5 great realtors, or spread yourself over 20 mediocre realtors?

Answer:-

I think the more the Merrier, mediocre can turn into great and they'll remember who helped them get to the top. Also, the more opportunities you have, the more deals you will close.

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Question # 21

What is the toughest problem you've had to face? And how did you overcome it?

Answer:-

Dealing with a customer who was madly in love me, I had to handle her professionally in respect to the rule and regulations of the company.

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Question # 22

Tell us what can you do for us that other candidates can't?

Answer:-

I can not say anything about others, however I am a hardworking and proactive individual, if given a chance my work would speak for me.

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Question # 23

How do you feel when you cannot deliver a loan to a family that desperately wants a new home?

Answer:-

I feel bad but have to follow company's rules and regulations.

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Question # 24

What Qualities Do You Possess that Will Help You Be Successful?

Answer:-

As a loan officer, there are many qualities that you will need to possess in order to enjoy any level of success. You will need to be able to pay attention to detail, multitask and communicate effectively. To that end, an answer like "I am detail-oriented, and this is important to my success because it helps to ensure that I will not make mistakes. Similarly, I am comfortable with a large workload and I can take on many clients at once. My ability to communicate effectively will help to ensure that clients understand the terms of loan agreements or the reasons why their loans were denied.

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Question # 25

How do you power through and remain focused while finishing paperwork? How important is it to properly complete all paperwork?

Answer:-

It's not hard for me to complete tasks such as paperwork. My secret is to stay focused and Keep my eye on the prize. I know that if the paperwork is not right, Nobody Gets Paid.

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Loan Officer Interview Questions And Answers

Question # 26

Explain Your Methods for Meeting Goals?

Answer:-

Loan officers are often held to strict goals in regard to the number of loans they close per month. Your potential employer will want you to provide some information about the way in which you intend to meet these goals. For instance, you may be told that you will need to close 20 loans per month. "I work very hard to meet goals and I have developed several methods for doing so. I pre-screen applicants to determine whether or not they have the credit necessary for a loan. This allows me to focus my attention on only those clients who may ultimately be approved" is a great way to start an answer, but you should elaborate further on additional methods.

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Question # 27

Have you ever had to fire anyone? How did that go?

Answer:-

I have had to. It was not my favorite task but I approached it with compassion and honesty and left the employee hopeful that the next opportunity would be a new chance for growth. When sensitive matters are dealt with respectfully it usually softens the blow.

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Question # 28

What are you most proud of?

Answer:-

I would have to say my positive attitude through life..

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Question # 29

Can You Process Requests Objectively?

Answer:-

During your career as a loan officer, you will undoubtedly come across patrons who have heartbreaking stories behind their loan requests. Perhaps they are interested in adopting a child; maybe they need the money to keep their home. Whatever the reason, everyone will be subjected to the same credit requirements, and you will not be able to provide a loan to everyone who has a story. You should provide an empathetic yet truthful response to this question. "I understand that I must remain objective when processing loan requests. Although I can empathize with patrons who are experiencing financial hardships, I understand that I will need to keep the company's best interests in mind."

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Question # 30

What have you done to improve your knowledge in the last year as Loan Officer?

Answer:-

Worked with a coach helping me identify strategies for personal growth which cemented goals and objectives that I just kept in my head.

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Question # 31

Please tell me how long would you expect to work for us if hired?

Answer:-

I would hope to develop with the organization as it grows.

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Question # 32

How Would You Handle an Irate Customer?

Answer:-

During your time as a loan officer, there will be customers who become very upset with your decisions. For instance, if a gentleman is unable to get financing for a new home for his family, he may become irate; it will be your responsibility to take ownership of the situation. "In the event that I am dealing with an irate customer, I will take the time to listen to the complaint very carefully and provide empathetic statements. If I cannot provide the exact resolution the customer wants, I will offer other products and services as well as financial advice that may help to calm the situation" is along the lines of what your potential employer wants to hear.

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Question # 33

Why do you want to work for this organization as Loan Officer?

Answer:-

Since it s the best financial company as from the internet then I would also need to work with the best company as well as attaching value towards its continued success.

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Question # 34

Basic Retail Consumer Loan Officer interview questions:

Answer:-



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- * Do you prefer to work independently or on a team?
- * How long would you stay with our company?
- * What do you like and dislike about the job we are discussing?
- * Tell me about how you worked effectively under pressure.
- * What are you looking for in terms of career development?

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Question # 35

Video Based Retail Consumer Loan Officer interview questions:

Answer:-

- * How did you react when faced with constant time pressure?
- * What were the responsibilities of your last position?
- * What would make you happy in a job?
- * What do you think, would you be willing to travel for work?
- * How have you changed in the last five years?

Be clear in understanding the responses. Limit your answer to your career background and experience.

If interviewing for a professional-level position, be ready to answer questions about standards within the industry.

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Question # 36

Communication skills Based Retail Consumer Loan Officer interview questions:

Answer:-

- * Would you rather write a report or give it verbally?
- * What assignment was too difficult for you?
- * What's most important to you in a new position?
- * What have you done to support diversity in your unit?
- * Describe a recent unpopular decision you made.

Talk about specific work related experience for the position you're interviewing for.

Answer all Retail Consumer Loan Officer interview questions in a calm and collected manner and express an honest desire to work.

A successful interviewee should give examples of past experiences when these skills came to use.

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Question # 37

Basic Loan Officer Interview Questions:

Answer:-

- * What banking experience do you have?
- * What licenses do you have (state and federal)?
- * How familiar are you with banking and consumer lending laws and regulations?
- * Do you have experience with FHA and VA as well as conventional loans?
- * Why are you looking to leave your current company?
- * Can you work without a draw?
- * How do you feel about commission based pay?
- * Explain negative amortization.
- * What is your worst character trait?
- * How do you source new business?
- * Tell me about your referral network?
- * Describe how you build relationships with your network.
- * Explain how you have explained to clients the different types of loans and credit options with terms of service.
- * Describe a situation with an unsatisfied client and how you fixed the problem.
- * Have you ever had a client get angry with you? How did you resolve the issue?
- * How can someone be successful in an environment with rising interest rates?
- * What size portfolio do you have at your current position?
- * Where are you with respect to your percentage of loan and deposit goals, year to date?
- * Who was number one in your group last quarter? Where did you rank?
- * What methods do you use when deciding to grant an applicant a loan?
- * Provide an example when your ethics were tested.
- * How do you organize the financial information of your applicants?
- * What is the status of your credit and loan files? How could you improve them?
- * Describe an effective payment schedule which you created.
- * What is your best character trait?

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Question # 38

Phone Based Retail Consumer Loan Officer interview questions:

Answer:-

- * Tell me about an important goal that you set in the past.
- * Tell me about a difficult experience you had in working.
- * What has been your biggest professional disappointment?
- * What are the qualities of a good leader?
- * Who was your favorite manager and why?

Try to avoid specific classifications, whatever it may be. Don't talk about previous experience that is not related to the position in question. Be clear in understanding the responses.

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Question # 39

Face to Face Banking Loan Officer Consumer interview questions:

Answer:-

- * How do you make your decisions in general?
- * Tell me about a time when you had to give someone difficult feedback.
- * How open-minded are you to other members ideas?
- * What do you do when priorities change quickly?
- * Do you have the qualities and skills necessary to Banking Loan Officer Consumer?
- * Tell me about a time when you successfully handled a situation?
- * Did you ever not meet your goals? Why?

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Question # 40

Operational and Situational Loan Officer Interview Questions:

Answer:-

- * How do you get new business at your current/previous workplace?
- * How would you describe your selling style?
- * What interests you about the mortgage business?
- * How would you learn about our sales culture during your first week on the job?
- * How many clients do you have in your portfolio? How many of those did you bring in?
- * How would you walk a client through the loan process?
- * Describe your experience with brokered loans.
- * What do you do when you don't have new prospect appointments scheduled for the day?
- * How many prospect appointments did you schedule for this week?
- * How would you handle being transferred to the same team as a difficult coworker?
- * Recall the most difficult sale you've ever closed.
- * Recall a time you had to resolve a problem with an angry client.
- * How do you ensure excellent customer service for your clients?
- * Recall a time you turned a negative situation with a client into a positive one.

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Question # 41

General Banking Loan Officer Consumer interview questions:

Answer:-

- * How do you stimulate the sharing of further information?
- * Who else have you applied to/got interviews with?
- * What do you see yourself doing within the first days as Banking Loan Officer Consumer?
- * Give me an example that best describes your organizational skills.
- * How do you react to instruction and criticism?
- * What are your long-term goals or Banking Loan Officer Consumer career plans?
- * What kind of events cause you stress on the job?

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Question # 42

Behavioral Retail Consumer Loan Officer interview questions:

Answer:-

- * Example when you went above and beyond the call of duty.
- * A team experience you found disappointing.
- * How do you decide what gets top priority when scheduling your time?
- * How do you keep track of things you need to do?
- * Give an example of a time you successfully worked on a team.

Describe your weaknesses as strengths. It is meant to see whether or not you'll speak poorly of an employer. Talk about specific work related experience for the position you're interviewing for.

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Question # 43

Mortgage Loan Officer Interview Questions:

Answer:-

- * What do you consider to be the most important qualities in a mortgage loan officer?
- * What computer programs are you able to use to aid you in your job?
- * How strong are your math skills?
- * How many years experience do you have in reviewing mortgage applications?
- * How has this job changed with the recent economy?
- * What has been your average annual loan production?
- * Are you familiar with the laws of this state as they pertain to financial transactions?
- * What kind of sales skills do you possess?
- * What are your strengths and weaknesses?
- * What qualities do you think you'll need to successfully perform this job

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Question # 44



Loan Officer Interview Questions And Answers

Strengths and Weaknesses Based Retail Consumer Loan Officer interview questions:

Answer:-

- * What would be your ideal working environment?
- * Tell us about the last time you had to negotiate with someone.
- * What major challenges and problems did you face?
- * What is a typical career path in this job function?
- * When was the last time you were in a crises?

Note down your answers. These may be useful later if the interviewers wish to confirm any answer with you as they forget or wish to discuss more. Don't feel too much pressure as you have been asked many strict questions that you are unable to answer well. Illustrate your examples with experiences from previous jobs, internships, activities, team involvements and community services.

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Question # 45

General Loan Officer Interview Questions:

Answer:-

- * How do you go about learning something new?
- * What was the last major change you went through? How did you handle that change? What would you have done differently?
- * How would you learn our sales culture? How would you go about learning our, products and services?
- * How do you get new business?
- * How many new prospect appointments have you had in the last 3 months?
- * How many new prospect appointments do you have scheduled for next week?
- * What is your strongest sales skill? What sales skills could you improve?
- * May I see your work Day-Timer or calendar?
- * How many CPA's do you currently receive referrals from?
- * What does your next week appointments look like? How many appointments do you have set? With what type of companies?
- * What is a day like when you don't have appointments?
- * Tell me about the most difficult account you ever sold.
- * What qualities do you admire in a person?
- * Who is the best boss you ever worked for and why?
- * Of the clients you have in your portfolio how many did you bring in?
- * How would that boss describe you? * What is your selling style?
- * Will you supply me a copy of a recent write up you did on your own? (White out client name)
- * Have you ever had a client angry with you? What did you do? How did you correct it?
- * When did you last receive a referral? Where are you with respect to your percentage of loan and deposit goals, year to date?
- * Who was number one in your group last quarter? (Out of how many people?) Where were you? How about last year?
- * Tell me something about yourself that you wish came through on an interview, that we might see once you started working for us?

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Question # 46

First Banking Loan Officer Consumer interview questions:

Answer:-

- * What was your major disappointment?
- * How well did your college experience prepare you for this Banking Loan Officer Consumer job?
- * Do you find your job exciting or boring?
- * How did you assign priorities to jobs?
- * Describe your ideal Banking Loan Officer Consumer job.
- * Why are you leaving your present job?
- * Have you ever had to introduce a policy change to your work group?

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Question # 47

Informational Banking Loan Officer Consumer interview questions:

Answer:-

- * What are you looking for in terms of Banking Loan Officer Consumer career development?
- * Tell me about a time when you had to give someone difficult feedback.
- * Where would you like to be in your career five years from now?
- * What kind of events cause you stress on the job?
- * How would you feel about working for someone who knows less than you?
- * What is your usual role in a team?
- * What's the most important thing you learned in school?

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Question # 48

Phone Based Banking Loan Officer Consumer interview questions:

Answer:-

- * Give an example of how you worked as Banking Loan Officer Consumer on team.
- * Tell about a problem that you solved in a unique or unusual way.
- * Tell me about a time when you successfully handled a situation?
- * What is your personal mission statement?
- * How would you describe your presentation style?
- * How do you reach a decision if you don't have all the facts?
- * Describe how you have balanced your academic work with your extracurricular activities.



Loan Officer Interview Questions And Answers

Talk about desire to perform and be recognized for contributions.

Avoid talking about negatives, but highlight your achievement and how you did it. How you respond to these Banking Loan Officer Consumer interview questions may be a litmus test for how well you'll fit into the organization.

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Question # 49

Competency Based Retail Consumer Loan Officer interview questions:

Answer:-

- * How do you feel about taking no for an answer?
- * When given an important assignment, how do you approach it?
- * What are your long-term goals or career plans?
- * Can you describe a time when your work was criticized?
- * What was the most complex assignment you have had?

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Question # 50

Basic Banking Loan Officer Consumer interview questions:

Answer:-

- * What was the most complex assignment you have had?
- * On taking this Banking Loan Officer Consumer job, what would be your major contribution?
- * When you are not studying or working, what types of activities do you enjoy?
- * What personal qualities or characteristics do you most value?
- * What are top 3 skills for Banking Loan Officer Consumer?
- * How do you go about setting goals with subordinates?
- * What was the most important task you ever had?

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Question # 51

Situational Retail Consumer Loan Officer interview questions:

Answer:-

- * Where do you see yourself in five years time?
- * What problems have you encountered at work?
- * What relevant experience do you have?
- * You have not done this sort of job before. How will you succeed?
- * Have you ever had difficulty working with a manager?

Be clear in understanding the responses.

Think of at least two reasons this job is a good match for your skills, strengths, experience and background. Emphasize benefits to the company.

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Question # 52

What are the main job duties and responsibilities of loan officer employee?

Answer:-

loan officer responsibilities are to explain to customers the different types of loans and credit options that are available, as well as the terms of those services; obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information; analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans; meet with applicants to obtain information for loan applications and to answer questions about the process; handle customer complaints and take appropriate action to resolve them; compute payment schedules; stay abreast of new types of loans and other financial services and products to better meet customers' needs; review and update credit and loan files; analyze potential loan markets and develop referral networks to locate prospects for loans; review loan agreements to ensure that they are complete and accurate according to policy; submit applications to credit analysts for verification and recommendation; approve loans within specified limits, and refer loan applications outside those limits to management for approval; work with clients to identify their financial goals and to find ways of reaching those goals; confer with underwriters to aid in resolving mortgage application problems; negotiate payment arrangements with customers who have delinquent loans; supervise loan personnel; market bank products to individuals and firms, promoting bank services that may meet customers' needs; interview, hire, and train new employees; prepare reports to send to customers whose accounts are delinquent, and forward irreconcilable accounts for collector action; set credit policies, credit lines, procedures and standards in conjunction with senior managers; arrange for maintenance and liquidation of delinquent properties; provide special services such as investment banking for clients with more specialized needs; petition courts to transfer titles and deeds of collateral to banks.

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Question # 53

Can you please explain what are the knowledge elements you obtained from your education, training and work experience would support your loan officer career?

Answer:-

The Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction, economic and accounting principles and practices, the financial markets, banking and the analysis and reporting of financial data, the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar, arithmetic, algebra, geometry, calculus, statistics, and their applications, principles and methods for showing, promoting, and selling products or services. This includes marketing strategy and tactics, product demonstration, sales techniques, and sales control systems.

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Question # 54



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Why is it important to work with the best realtors?

Answer:-

They will be selling properties if times slow down and generating more opportunities if a slack time occurs. Also, quality of leads could be better as well.

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Question # 55

Describe the abilities you have in order to work with us as loan officer?

Answer:-

I have the ability to listen to and understand information and ideas presented through spoken words and sentences, communicate information and ideas in speaking so others will understand, speak clearly so others can understand you, apply general rules to specific problems to produce answers that make sense, combine pieces of information to form general rules or conclusions (includes finding a relationship among seemingly unrelated events).

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Question # 56

What's your ideal company?

Answer:-

A company with the ability to respect their employees, allow growth from both the outside and inside.

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Question # 57

What are the skills required for loan officer employee in order to success in his work?

Answer:-

Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times, Talking to others to convey information effectively, Considering the relative costs and benefits of potential actions to choose the most appropriate one, Understanding written sentences and paragraphs in work related documents, Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.

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Question # 58

Are you willing to work overtime, nights and weekends?

Answer:-

Yes, but would like to know more of the details.

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Question # 59

Are you overqualified for this job?

Answer:-

No everyday there changes there new skills formed.

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Question # 60

How would you describe (needed loan officer or your) work style?

Answer:-

My work style matching exactly what cashier job requires by: being honest and ethical, being careful about detail and thorough in completing work tasks, accepting criticism and dealing calmly and effectively with high stress situations, establishing and maintaining personally challenging achievement goals and exerting effort toward mastering tasks, being reliable, responsible, and dependable, and fulfilling obligations.

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Question # 61

What attracted you to this company?

Answer:-

My research on net shows that this bank is showing constant growth for the last many years and I want to attach with such company which will offer me better development opportunity and better working environment.

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Question # 62

Tell me about your-self?

Answer:-

My name is Ahmad, migrated from India. I graduated from Punjab University in India with main subjects as economics and English as main subjects. In 1979 I joined Punjab and Sind Bank.

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**Question # 63**

How would you ultimately describe your work style?

Answer:-

I work at a steady pace to make sure I don't make mistakes due to working too fast but also don't take too long to finish a job because of working too slow.

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Question # 64

Tell me what do you know about us?

Answer:-

It has been in existence for ten years and provides loan funding and deposit services to members. I am familiar with the suit of products as well.

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Question # 65

What's the last book you read?

Answer:-

The life is a game and how to play it.

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Question # 66

Explain how do you handle stressful situations?

Answer:-

I handle stressful situations by taking a step back, Breath and stay calm and then analyze the situation to figure out the best solution to resolve the stress or problem.

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Question # 67

Can you tell me some thing about your weaknesses?

Answer:-

I don't know how to budget my earnings so to avoid this i always list all my necessary to buy first.

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Question # 68

Are you a team player candidate?

Answer:-

I have always enjoyed being a part of a team because of the interchange of learning. I work well with others and usually play a key role in helping the team to meet its objectives.

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Question # 69

Do you know someone who works for us?

Answer:-

No. And I do not want to know until I come to floor to work, and I would to see all the customer at same level.

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Question # 70

Tell us what do co-workers say about you?

Answer:-

I am more than kind, funny and a real people person. Also, that they will miss me.

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Question # 71

Please tell me what is your philosophy towards work?

Answer:-

You get rewarded appropriately for the amount of effort you put towards your work.

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Question # 72

What kind of salary do you require as Loan Officer?

Answer:-

It depends on the depth of the job requirements. Could you provide me with a range?

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**Question # 73**

What interests you about this job?

Answer:-

The success and history of the company and working the team atmosphere.

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Question # 74

What challenges are you looking for in a position?

Answer:-

I am looking for new situations that can add value and experience to my professional career.

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Question # 75

How do you generate leads as Loan Officer?

Answer:-

By staying in touch with previous customers, social media and local events. I want every one I meet to know who I am, what I do and where I work.

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Question # 76

Tell us what negative thing would your last boss say about you?

Answer:-

I did not hear any negative from my Teamleader directly.

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Question # 77

Why do you want to be a loan officer?

Answer:-

Because people have needs and we can help them meet them in a responsible way.

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Question # 78

How many loan classification?

Answer:-

5

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