

# Loan Originator Interview Questions And Answers Guide.



**Global Guideline.**

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# Loan Originator Job Interview Preparation Guide.

## Question # 1

How do you think your colleagues at your last job would describe you?

### Answer:-

While your CV will say a lot about your work history As Loan Originator, the interviewer will most likely look for greater detail with questions such as this. Be positive about previous experience, highlighting your own strengths.

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## Question # 2

What are you looking for in a new position As Loan Originator?

### Answer:-

I've been honing my skills As Loan Originator for a few years now and, first and foremost, I'm looking for a position where I can continue to exercise those skills. Ideally the same things that this position has to offer. Be specific.

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## Question # 3

What are your greatest professional strengths As Loan Originator?

### Answer:-

When answering this question, we recommends being accurate (share your true strengths, not those you think the interviewer wants to hear); relevant (choose your strengths that are most targeted to this particular position As Loan Originator); and specific (for example, instead of "people skills," choose "persuasive communication" or "relationship building"). Then, follow up with an example of how you've demonstrated these traits in a professional setting.

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## Question # 4

What critical component of this position As Loan Originator makes the work challenging?

### Answer:-

Heading information: This should include job title, pay grade or range, reporting relationship (by position, not individual), hours or shifts, and the likelihood of overtime or weekend work.

Summary objective of the job: List the general responsibilities and descriptions of key tasks and their purpose, relationships with customers, coworkers, and others, and the results expected of incumbent employees.

Qualifications: State the education, experience, training, and technical skills necessary for entry into this job.

Special demands: This should include any extraordinary conditions applicable to the job As Loan Originator (for example, heavy lifting, exposure to temperature extremes, prolonged standing, or travel).

Job duties and responsibilities: Only two features of job responsibility are important: identifying tasks that comprise about 90 to 95 percent of the work done and listing tasks in order of the time consumed (or, sometimes, in order of importance).

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## Question # 5

What have you learned from mistakes on this job?

### Answer:-

Candidates without specific examples often do not seem credible. However, the example shared should be fairly inconsequential, unintentional, and a learned lesson should be gleaned from it. Moving ahead without group assistance while assigned to a group project meant to be collaborative is a good example.

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## Question # 6

What's your dream job?

### Answer:-

Along similar lines, the interviewer wants to uncover whether this position As Loan Originator is really in line with your ultimate career goals. While "an GGL star"



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might get you a few laughs, a better bet is to talk about your goals and ambitions-and why this job will get you closer to them.

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### **Question # 7**

Would you like doing repetitive work?

#### **Answer:-**

Why not, I am not only doing a repetitive work but also earning but also getting a good salary by the company As Loan Originator. And second thing is that nothing is interesting in the life till we are not interested.

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### **Question # 8**

Are you good at working in a team As Loan Originator?

#### **Answer:-**

Before you answer, consider how you best contribute to a team:

- \* Do you get along easily with people?
- \* Are you an effective collaborator?
- \* Can you communicate with people from various backgrounds and with different personalities?
- \* Can you motivate people?
- \* Do you know how to push back tactfully?
- \* Can you mediate conflicts?
- \* Can you deal with difficult personalities?

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### **Question # 9**

Are You a 'People' Person?

#### **Answer:-**

Although it may be phrased a little differently, the gist of this question is clear:

Do you like being around people? If you don't, being a medical assistant isn't a good fit for you. After all, you'll be working directly with patients throughout the day. It helps a lot if you sincerely like interacting with them. While answering this question, make sure to mention that you like helping people too. This will drive home the point that you are a talented medical assistant and would be a valuable part of the team As Loan Originator.

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### **Question # 10**

Did you get on well with your last manager?

#### **Answer:-**

A dreaded question for many! When answering this question never give a negative answer. "I did not get on with my manager" or "The management did not run the business well" will show you in a negative light and reduce your chance of a job offer. Answer the question positively, emphasizing that you have been looking for a career progression. Start by telling the interviewer what you gained from your last job As Loan Originator

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### **Question # 11**

How do you handle your anger?

#### **Answer:-**

I don't get angry very easily but in the rare occasion that I do, I hold it in and act as though nothing is wrong.

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### **Question # 12**

How well do you know this industry?

#### **Answer:-**

Two things businesses need to pay attention to in their industries are what their competition is doing and the customers. You may not always agree with your competitors but it is important to be aware of what changes they are making. Very well. I have been in the industry for over 6 years.

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### **Question # 13**

If hired, how do you intend on making a difference with our company?

#### **Answer:-**

Dedicate myself to learn everything about the new company that I can, look for ways and ideas that could improve, processes, safety, removing obstacles from the associates, I want to advance within the company.

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### **Question # 14**

What challenges are you looking for in this position?

#### **Answer:-**

A typical interview question to determine what you are looking for your in next job, and whether you would be a good fit for the position being hired for, is "What



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challenges are you looking for in a position As Loan Originator?" The best way to answer questions about the challenges you are seeking is to discuss how you would like to be able to effectively utilize your skills and experience if you were hired for the job. You can also mention that you are motivated by challenges, have the ability to effectively meet challenges, and have the flexibility and skills necessary to handle a challenging job. You can continue by describing specific examples of challenges you have met and goals you have achieved in the past.

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### **Question # 15**

What have you done to reduce costs, increase revenue, or save time?

#### **Answer:-**

Even if your only experience is an internship, you have likely created or streamlined a process that has contributed to the earning potential or efficiency of the practice. Choose at least one suitable example and explain how you got the idea, how you implemented the plan, and the benefits to the practice.

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### **Question # 16**

Why are manhole covers round?

#### **Answer:-**

This is a classic brainteaser, which was reportedly first asked by a Microsoft interviewer. Here's how to "solve" this brainteaser (remember to speak and reason out loud while solving this brainteaser): Why are manhole covers round? Could there be a structural reason? Why aren't manhole covers square? It would make it harder to fit with a cover. You'd have to rotate it exactly the right way.

The pipes below are also round, so fitting them might be easier, as might be making them. So many manhole covers are round because they don't need to be rotated. There are no corners to deal with. Also, a round manhole cover won't fall into a hole because it was rotated the wrong way, so it's safer. Looking at this, it seems corners are a problem. You can't cut yourself on a round manhole cover. And because it's round, it can be more easily transported. One person can roll it.

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### **Question # 17**

Why are you leaving the present company?

#### **Answer:-**

According to me we can not grow in the field without taking more responsibilities and risks and also we can't enhance our team leading capabilities, managerial skills without expose to wide range of people.

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### **Question # 18**

Why should we select you not others?

#### **Answer:-**

Here you need to give strong reasons to your interviewer to select you not others. Sell yourself to your interviewer in interview in every possible best way. You may say like I think I am really qualified for the position. I am a hard worker and a fast learner, and though I may not have all of the qualifications that you need, I know I can learn the job and do it well."

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### **Question # 19**

Do you have any question regarding this job As Loan Originator?

#### **Answer:-**

Never ask Salary, perks, leave, place of posting, etc. regarded questions. Try to ask more about the company to show how early you can make a contribution to your organization like. "Sir, with your kind permission I would like to know more about induction and developmental programs?" OR Sir, I would like to have my feedback, so that I can analyze and improve my strengths and rectify my shortcomings.

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### **Question # 20**

Do you think you have enough experience As Loan Originator?

#### **Answer:-**

If you do not have the experience they need, you need to show the employer that you have the skills, qualities and knowledge that will make you equal to people with experience but not necessary the skills. It is also good to add how quick you can pick up the routine of a new job role.

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### **Question # 21**

Explain an idea that you have had and have then implemented in practice?

#### **Answer:-**

Often an interview guide will outline the so-called 'STAR' approach for answering such questions; Structure the answer as a situation, task, action, and result: what the context was, what you needed to achieve, what you did, and what the outcome was as a result of your actions.

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### **Question # 22**

Explain an occasion when you had to adapt in the face of a difficult situation?

#### **Answer:-**



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One of the most useful interview tactics is to remain positive about your work and achievements. This question lets the candidate draw on their own personal history to show how they have been positive and successful in the face of difficulties. Choose a specific occasion to describe, rather than dealing with generic platitudes.

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### **Question # 23**

Have you got any questions?

#### **Answer:-**

This is your final opportunity to persuade the interviewer that you are the right candidate for the job. Now is not the time to ask questions about holidays, pay or pensions - all these things can be asked later when you get an offer of employment. Now is the time to ask about any reservations that the interviewer may have about your suitability for the role. You will then give yourself one last chance to persuade the interviewer that you are the right candidate for the job.

Example Thank you. I think we have covered everything. Before we finish the interview I would like to take the opportunity to ask if you have any reservations about my suitability for this role?

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### **Question # 24**

How do you plan to go by an example for your subordinates?

#### **Answer:-**

Sticking to the rules by yourself, working hard and not mind participating on basic tasks is a good answer.

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### **Question # 25**

How many square feet of pizza are eaten in the United States each month?

#### **Answer:-**

This is a classic guesstimate question where you need to think aloud. And so first off you round the U.S. population to 300 million people (it's actually about 315 million but rounding will be much easier and your interviewer will not score you lower for rounding). Then estimate how many people eat pizza. A decent educated guess is two out of every three people, or 200 million. Now let's say the average pizza-eating person eats pizza twice a month, and eats two slices at a time. That's four slices a month. If the average slice of pizza is perhaps six inches at the base and 10 inches long, then the slice is 30 square inches of pizza. So, four pizza slices would be 120 square inches (30 times 4).

Since one square foot equals 144 square inches (12 times 12), let's assume that each person who eats pizza eats one square foot per month. Since there are 200 million pizza-eating Americans, 200 million square feet of pizza are consumed in the U.S. each month. To summarize: 300 million people in America, 200 million eat pizza, average slice of pizza is six inches at the base and 10 inches long or 30 square inches, average American eats four slices of pizza a month, four pieces times 30 square inches equals 120 square inches (one square foot is 144 square inches), so let's assume one square foot per person, and thus one square foot times 200 million people equals 200 million square feet of pizza a month.

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### **Question # 26**

How would you observe the level of motivation of your subordinates?

#### **Answer:-**

Choosing the right metrics and comparing productivity of everyone on daily basis is a good answer, doesn't matter in which company you apply for a supervisory role.

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### **Question # 27**

What are three positive things your last boss would say about you?

#### **Answer:-**

It's time to pull out your old performance appraisals and boss's quotes. This is a great way to brag about yourself through someone else's words: "My boss has told me that I am the best designer he has ever had. He knows he can rely on me, and he likes my sense of humor."

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### **Question # 28**

What do you know about the company?

#### **Answer:-**

Any candidate can read and regurgitate the company's "About" page. So, when interviewers ask this, they aren't necessarily trying to gauge whether you understand the mission-they want to know whether you care about it. Start with one line that shows you understand the company's goals, using a couple key words and phrases from the website, but then go on to make it personal. Say, "I'm personally drawn to this mission because..." or "I really believe in this approach because..." and share a personal example or two.

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### **Question # 29**

What kind of salary do you need As Loan Originator?

#### **Answer:-**

This is a loaded question and a nasty little game that you will probably lose if you answer first. So, do not answer it. Instead, say something like, that's a tough question. Can you tell me the range for this position? In most cases, the interviewer, taken off guard, will tell you. If not, say that it can depend on the details of the job. Then give a wide range.

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### **Question # 30**

What would your first 30, 60, or 90 days look like in this role As Loan Originator?

#### **Answer:-**

Start by explaining what you'd need to do to get ramped up. What information would you need? What parts of the company would you need to familiarize yourself with? What other employees would you want to sit down with? Next, choose a couple of areas where you think you can make meaningful contributions right away. (e.g., "I think a great starter project would be diving into your email marketing campaigns and setting up a tracking system for them.") Sure, if you get the job, you (or your new employer) might decide there's a better starting place, but having an answer prepared will show the interviewer where you can add immediate impact-and that you're excited to get started.

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### **Question # 31**

What features of your previous jobs have you disliked?

#### **Answer:-**

It's easy to talk about what you liked about your job in an interview, but you need to be careful when responding to questions about the downsides of your last position. When you're asked at a job interview about what you didn't like about your previous job, try not to be too negative. You don't want the interviewer to think that you'll speak negatively about this job or the company should you eventually decide to move on after they have hired you.

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### **Question # 32**

What was the most important task you ever had?

#### **Answer:-**

There are two common answers to this question that do little to impress recruiters:

\* 'I got a 2.1'

\* 'I passed my driving test'

No matter how proud you are of these achievements, they don't say anything exciting about you. When you're going for a graduate job, having a degree is hardly going to make you stand out from the crowd and neither is having a driving licence, which is a requirement of many jobs.

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### **Question # 33**

What five words would describe you as Loan Originator?

#### **Answer:-**

The hiring manager requests this of you because she wants to know more about your individual personality. This list can reveal a lot to her about who you are and how you might fit into the workplace. Your answer also gives the manager an indication of your self-perception, which is a good indicator of the type of employee you will be.

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### **Question # 34**

What have you done to improve your skills over the past year As Loan Originator?

#### **Answer:-**

You'll want to be prepared with some very specific examples of what you've done over the last year and what you're currently doing to improve your professional knowledge and skill set as well as anything else you're doing that shows self-improvement.

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### **Question # 35**

What type of salary are you looking for?

#### **Answer:-**

This can be a very tricky question as the individual asking it is probably digging for something other than a simple answer to the question. We recommend that you don't immediately respond to the question directly. Instead, say something like, "That's a difficult question. What is the range for this position?" More often than not the interviewer will tell you. If the interviewer insists on a direct answer you may want to say that it depends on the details of the job - then give a wide salary range.

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### **Question # 36**

What is your dream job?

#### **Answer:-**

There is almost no good answer to this question, so don't be specific. If you tell the interviewer that the job you're applying for with his/her company is the perfect job you may lose credibility if you don't sound believable (which you probably won't if you're not telling the truth.) If you give the interviewer some other job the interviewer may get concerned that you'll get dissatisfied with the position if you're hired. Again, don't be specific. A good response could be, "A job where my work ethic and abilities are recognized and I can make a meaningful difference to the organization."

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### **Question # 37**

What type of people do you not work well with?

#### **Answer:-**

Be very careful answering this question as most organizations employ professionals with an array of personalities and characteristics. You don't want to give the impression that you're going to have problems working with anyone currently employed at the organization. If you throw out anything trivial you're going to look



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like a whiner. Only disloyalty to the organization or lawbreaking should be on your list of personal characteristics of people you can't work with.

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### **Question # 38**

If you were hiring a person for this job As Loan Originator, what would you look for?

#### **Answer:-**

Discuss qualities you possess required to successfully complete the job duties.

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### **Question # 39**

Describe your work ethic?

#### **Answer:-**

While discussing this, be sure to stress specific examples of what you bring to the company. Good qualities include resolve to fulfill job responsibilities, optimism, and a desire to be as efficient as possible while at work.

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### **Question # 40**

Tell me about the most fun you have had on the job?

#### **Answer:-**

When answering this question, discuss situations where you completed tasks benefitting your previous employers.

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### **Question # 41**

Why are you interested in working As Loan Originator for [insert company name here]?

#### **Answer:-**

Bad Answer: They don't have a good reason, or provide a generic answer, "I think it represents a great opportunity."

Good answer: One that shows they've done research on the company, and are truly excited about specific things they can do at the job. This not only shows enthusiasm for the work and basic preparation skills, gives you clues about the cultural fit.

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### **Question # 42**

Basic 15 Interview Questions that Test Communication Skills As Loan Originator:

#### **Answer:-**

For most jobs, communication skills As Loan Originator are important. It's hard to work as a team if people aren't communicating well.

At some jobs, like customer service or sales, communication skills are an absolute essential.

These questions are meant to help gauge a candidate's ability to communicate.

1. How do you prefer to build rapport with others?
2. How would you go about simplifying a complex issue in order to explain it to a client or colleague?
3. How would you go about persuading someone to see things your way at work?
4. How would you go about explaining a complex idea/problem to a client who was already frustrated?
5. What would you do if you there was a breakdown in communication at work?
6. Talk about a successful presentation you gave and why you think it did well.
7. How would you explain a complicated technical problem to a colleague with less technical understanding?
8. Do you prefer written or verbal communication As Loan Originator?
9. Describe a time when you had to be careful talking about sensitive information. How did you do it?
10. What would you do if you misunderstood an important communication on the job?
11. Talk about a time when you made a point that you knew your colleagues would be resistant to.
12. Is it more important to be a good listener or a good communicator As Loan Originator?
13. Tell me about a time you had to relay bad news to a client or colleague.
14. Rate your communication skills on a scale of 1 to 10. Give examples of experiences that demonstrate the rating is accurate.
15. How have you handled working under someone you felt was not good at communicating?

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### **Question # 43**

If you were given more initiatives than you could handle, what would you do?

#### **Answer:-**

First prioritize the important activities that impact the business most. Then discuss the issue of having too many initiatives with the boss so that it can be offloaded. Work harder to get the initiatives done.

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### **Question # 44**

You are not given the tools you need to be successful. How would you change that As Loan Originator?

#### **Answer:-**

State a business case to your manager / leader as to why you need the tools and make the request for them.

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### **Question # 45**

What's been your biggest success to date?

#### **Answer:-**

Talk about a story / experience about how you achieved success and be sure to share details on the results and outcome. Have it highlight a strong characteristic such as leadership, work ethic and so forth.

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### **Question # 46**

Describe yourself in three words?

#### **Answer:-**

Pick three adjectives but then back up each with a real life story that demonstrates those characteristics.

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### **Question # 47**

How would you impact the company?

#### **Answer:-**

Consider first the role that you're applying for and then think of 3 ways where you could potentially impact the company's bottom line and top line. Then consider how you impact the company in a creative manner (how do you help productivity, the development of new products, marketing etc - of course this part is specific to the role you're applying for)

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### **Question # 48**

What is your ideal working environment?

#### **Answer:-**

Describe your ideal working environment. Do you like flexibility with work hours? Do you like working in a cubicle or independently? Do you like to be micro managed or empowered? Do you like to work on your own or in a team? Do you like being driven by metrics in your role? How much responsibility do you want?

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### **Question # 49**

How long do you envision yourself staying with this company?

#### **Answer:-**

Understand that companies invest a lot of money into hiring the right staff. You want to emphasize that you are in it for the long run and you want to develop a career there and that it's not just a "5 month stepping stone" type of a job. You should be thinking how you're going to grow with that company. After all, don't you want to invest your energy and time with a company that is going to continue to be successful and one that will help you grow?

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### **Question # 50**

What do you know about our competition?

#### **Answer:-**

Make sure you do your research on their competitors. You can find this by going to yahoo finance and click on their competitors (if they are public). From there research the news on them and go to their websites to understand their positioning on solutions and vision. You can also research local regional companies that are their competition (if it's a smaller private company on a regional scale) by simply typing in similar product offerings in the Google search followed by the city. Make sure you know their competitor's vision, products, culture, and how they are differentiated against their competition (and if they're not, how they could be)

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### **Question # 51**

What role do you see technology playing in this role?

#### **Answer:-**

Technology is important to almost every job today but it's not meant to be abused. I believe it's important to increase productivity and not for personal use.

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### **Question # 52**

Would you describe yourself as more analytical or interpersonal?

#### **Answer:-**

If you answer either, just make sure you explain why. For example, "I would consider myself to be more analytical because I'm good at examining a data set and then understanding how to interpret it in a business environment." or "I'm more of an interpersonal person because I enjoy working and collaborating with my teammates and clients"

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### **Question # 53**

How do you act when you encounter competition?

#### **Answer:-**

This question is designed to see if you can rise to the occasion. You want to discuss how you are the type to battle competition strongly and then you need to cite an





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example if possible of your past work experience where you were able to do so.

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### **Question # 54**

What's the most rewarding work you've ever done and why?

#### **Answer:-**

Companies love it when you discuss how you've made an impact on your teammates, clients, or partners in the business or in school. It should be rewarding because of the hard work and creative process that you've put into it.

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### **Question # 55**

What's the least rewarding work you've ever done and why?

#### **Answer:-**

Describe work you've done that you feel doesn't take advantage of your full potential. For example, "I once had to make paper copies for my job and I feel it didn't take full advantage of my skills. However, it did teach me to be humble in my work and to appreciate a good opportunity when it arose to use my skills"

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### **Question # 56**

What do you expect to be earning in 5 years As Loan Originator?

#### **Answer:-**

Discuss how you expect yourself to be excellent at your job. Thus, it would be reasonable to expect pay that is based on the merit of your work.

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### **Question # 57**

What do you look for in terms of culture -- structured or entrepreneurial?

#### **Answer:-**

A good answer is to discuss the importance of having both elements in a company As Loan Originator. Structure is good to maintain a focus on priorities and making sure people are productive but having an entrepreneurial spirit can help cultivate new ideas that can truly help the company.

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### **Question # 58**

What techniques and tools do you use to keep yourself organized As Loan Originator?

#### **Answer:-**

Utilizing a calendar, having a notebook with your "to do" list, focusing on your top 3 priorities each and every day, utilizing a systematic way of storing documents on your computer (like box.net)

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### **Question # 59**

What are you most proud of?

#### **Answer:-**

You should be proud of all your achievements As Loan Originator! We just don't have time to hear them all as interviewers most likely. Focus on 1 really good achievement that showcases characteristics like the following: Integrity, competitiveness, resourcefulness, intelligence, persistence, and so forth.

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### **Question # 60**

Tell me one thing about yourself you wouldn't want me to know?

#### **Answer:-**

Talk about a trait that you would consider a weakness. No need to talk about your deepest darkest secrets here.

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### **Question # 61**

Tell me the difference between good and exceptional?

#### **Answer:-**

Good gets the job done on time and is high quality. Exceptional is a game changer - it stands out, it's creative, it's above and beyond expectations. Tell the interviewer a story about how you were exceptional.

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### **Question # 62**

If I were to give you this salary you requested but let you write your job description for the next year, what would it say?

#### **Answer:-**

It should say the same thing - after all - if you think this salary is fair then it should suit the responsibilities!



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### **Question # 63**

Why did you choose your major in college or tech school?

#### **Answer:-**

People usually choose their major based on their passions or the career path they want to head towards.

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### **Question # 64**

Do you have good manners? What types of people need to be treated with good manners?

#### **Answer:-**

You should have good manners. Everyone should be treated with courtesy and respect.

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### **Question # 65**

How does your present position differ from past ones?

#### **Answer:-**

Describe the difference with regards to responsibilities, culture, team, career opportunity, and the work itself.

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### **Question # 66**

What aspect of supervision do you find the most difficult?

#### **Answer:-**

Managing different personalities and keeping them focused on the goal at hand.

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### **Question # 67**

Tell me about a time when you were held accountable for a problem that you hadn't caused?

#### **Answer:-**

If someone puts the blame on you (incorrectly), the best thing you can do is NOT to retaliate. You want to make it known that you were not to blame (explain all the facts) and then focus on fixing the problem in the best way possible.

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### **Question # 68**

What motivates you the most?

#### **Answer:-**

Is it money? Is it career development? Is it recognition? Is it a sense of achievement? Is it to impress your peers? Is it for fame?

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### **Question # 69**

What are some of the things that you and your supervisor disagree upon and how do you resolve them? What do you do when you are pressed for a decision?

#### **Answer:-**

The key is that you openly communicate your thoughts to your supervisor to explain your position and try to come to a mutual decision together. Also be sure to listen to his/her thoughts so that you can potentially compromise. When you're pressed for a decision, make sure you've put thought into the reasons as to how you arrived at it and then decisively make it.

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### **Question # 70**

In your last job what kinds of pressure did you encounter and how did you react As Loan Originator?

#### **Answer:-**

Do not show your fear or uneasiness in handling pressure. Everyone likes to have a worker who can handle pressure calmly and with a clear train of thought. Show how you would logically come to a conclusion in a pressure filled situation.

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### **Question # 71**

What was the biggest professional risk you have taken and what was the outcome?

#### **Answer:-**

First discuss how you weighed the pros and cons of the risk and the results you'd believe you could achieve. Then discuss the action plan you put into place for it and outline that step by step. Then discuss the outcome and if it wasn't optimal talk about what you would do differently in hindsight.

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