

Loan Officer Consumer Job Interview Questions And Answers



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Loan Officer Consumer Interview Questions And Answers Guide.

Question - 1:

Can you explain why you changed career paths As Loan Officer Consumer?

Ans:

Don't be thrown off by this question-just take a deep breath and explain to the hiring manager why you've made the career decisions As Loan Officer Consumer you have. More importantly, give a few examples of how your past experience is transferable to the new role. This doesn't have to be a direct connection; in fact, it's often more impressive when a candidate can make seemingly irrelevant experience seem very relevant to the role.

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Question - 2:

Do you work well within a team?

Ans:

Some people are thrown when they are asked this Loan Officer Consumer question when they are applying for a position to work alone. Every company works as a team, so you are a good team player, give an example of when you have worked well within a team.

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Question - 3:

Explain yourself in one line?

Ans:

When you respond, keep in mind the type of position you are interviewing for like Loan Officer Consumer based job, the company culture, and the work environment. Your answer should help show the interviewer why you're a match for the job and for the company.

Sample answers are:

- * I'm a people person. I really enjoy meeting and working with a lot of different people.
- * I'm a perfectionist. I pay attention to all the details, and like to be sure that everything is just right.
- * I'm a creative thinker. I like to explore alternative solutions to problems and have an open mind about what will work best.
- * I'm efficient and highly organized. This enables me to be as productive as possible on the job.
- * I enjoy solving problems, troubleshooting issues, and coming up with solutions in a timely manner.

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Question - 4:

Tell me about yourself?

Ans:

There are some questions that your potential employer aren't allowed to ask (but trust me, they probably want to). For instance, they shouldn't really ask about your family or how far away you live from your potential place of employment. If you can find a way to answer these questions anyway (with the answers they want to hear), that will give them a little added info to help them make the (right) decision!

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Question - 5:

What experience do you have As Loan Officer Consumer?

Ans:

The employer would want to know that not only you can do the job but you can make the difference and bring significant contribution - Simple as that.

No doubt that this is your time to perform and present yourself - You have to introduce/sell yourself to the interviewer. Prepare your answer based on your qualification, professional experience and what you've already achieved in your previous jobs. This is your time to express why you think that your professional abilities fit into the job and its requirements.

Top 10 employment experience you'd want to review:

- * Companies you worked for with dates
- * The positions you've held
- * Key projects and responsibilities



- * Achievements
- * Coursework & continues education
- * Expertise
- * Tools you used (software, hardware)
- * Knowledge of languages
- * Engagement with customers and key industry leaders
- * Team work you were involved (and your contribution)

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Question - 6:

What is your greatest professional achievement?

Ans:

Nothing says "hire me" better than a track record of achieving amazing results in past jobs As Loan Officer Consumer, so don't be shy when answering this interview question! A great way to do so is by using the S-T-A-R method: Set up the situation and the task that you were required to complete to provide the interviewer with background context (e.g., "In my last job as a Loan Officer Consumer, it was my role to manage the invoicing process"), but spend the bulk of your time describing what you actually did (the action) and what you achieved (the result). For example, "In one month, I streamlined the process, which saved my group 10 man-hours each month and reduced errors on invoices by 25%."

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Question - 7:

What is your greatest strength As Loan Officer Consumer?

Ans:

This is your time to shine. Just remember the interviewer is looking for work related strengths As Loan Officer Consumer. Mention a number of them such as being a good motivator, problem solver, performing well under pressure, being loyal, having a positive attitude, eager to learn, taking initiative, and attention to detail. Whichever you go for, be prepared to give examples that illustrate this particular skill.

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Question - 8:

How do you imagine a typical day of an employee in our company As Loan Officer Consumer?

Ans:

Just do not say that you imagine to only walk and watch what people do. Rather try to show them your attention to details and proactive attitude to job. Mention that you would try to observe the problems, weaknesses as well as opportunities to improve the results and take measures according to it.

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Question - 9:

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

Ans:

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 - 10:

What's a time you disagreed with a decision that was made at work?

Ans:

Everyone disagrees with the boss from time to time, but in asking this interview question As Loan Officer Consumer, hiring managers want to know that you can do so in a productive, professional way. "You don't want to tell the story about the time when you disagreed but your boss was being a jerk and you just gave in to keep the peace. And you don't want to tell the one where you realized you were wrong,". Tell the one where your actions made a positive difference on the outcome of the situation, whether it was a work-related outcome or a more effective and productive working relationship.

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Question - 11:

Why are you interested in this type of job As Loan Officer Consumer?

Ans:

You're looking for someone who enjoys working with the elderly, or a caring, sociable, and nurturing person.

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Question - 12:

Why do you want to join our company?

Ans:

This is a question that is aimed at finding out whether you know enough about the company and the basic market. The best way to answer this question is to do some research on the company and highlight its positive points.

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Question - 13:

Why should I hire you As Loan Officer Consumer?

**Ans:**

To close the deal on a job offer, you **MUST** be prepared with a concise summary of the top reasons to choose you. Even if your interviewer doesn't ask one of these questions in so many words, you should have an answer prepared and be looking for ways to communicate your top reasons throughout the interview process.

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Question - 14:

Do you have good computer skills?

Ans:

It is becoming increasingly important for medical assistants to be knowledgeable about computers. If you are a long-time computer user with experience with different software applications, mention it. It is also a good idea to mention any other computer skills you have, such as a high typing rate, website creation, and more.

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Question - 15:

Do you think you have enough experience As Loan Officer Consumer?

Ans:

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 - 16:

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

Ans:

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 - 17:

Have you got any questions?

Ans:

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 - 18:

How do you handle stressful situations?

Ans:

By remaining calm, weighing out all my options and executing a plan to get the situation resolve .

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Question - 19:

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

Ans:

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

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Question - 20:

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

Ans:

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 - 21:

What do you know about the company?

Ans:

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 - 22:**

What do you think we could do better or differently?

Ans:

This is a common one at startups. Hiring managers want to know that you not only have some background on the company, but that you're able to think critically about it and come to the table with new ideas. So, come with new ideas! What new features would you love to see? How could the company increase conversions? How could customer service be improved? You don't need to have the company's four-year strategy figured out, but do share your thoughts, and more importantly, show how your interests and expertise would lend themselves to the job.

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Question - 23:

What type of work environment do you prefer?

Ans:

Ideally one that's similar to the environment of the company you're applying to. Be specific.

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Question - 24:

Where do you see yourself professionally five years from now As Loan Officer Consumer?

Ans:

Demonstrate both loyalty and ambition in the answer to this question. After sharing your personal ambition, it may be a good time to ask the interviewer if your ambitions match those of the company.

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Question - 25:

Do you know anyone that works with our company?

Ans:

Sometimes companies have policies relating to the hiring of individuals related to current company employees. If you are related to anyone working for the company make sure you're aware of company policies before you enter the interview. If you have a friend or acquaintance working for the company make sure have good relationship with this individual before mentioning them.

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Question - 26:

What type of salary are you looking for?

Ans:

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 a difficult question. What is range for this position?" More often than not the interviewer will tell you. If the interviewer insists on direct answer you may want say that it depends on the details of the job - then give a wide salary range.

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Question - 27:

What would your previous employer say is your greatest strength?

Ans:

Be prepared for this question. If you have to sit and think about it it's going to appear as if you're not sure or that you've never identified your own value in the work place - not good. You don't have to have a complex response. Keep it simple and honest. For example, several possibilities could be Leadership, Problem solving ability, Initiative, Energy, Work ethic, Innovative, etc., etc.

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Question - 28:

How do you measure success?

Ans:

There may be several good answers. Some include: you're able to set realistic, yet aggressive goals that push you and you're able to achieve them, you go the extra mile on all projects, client satisfaction is high, your boss is elated at your performance on all projects, etc.

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Question - 29:

Describe your work ethic?

Ans:

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 - 30:

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

Ans:



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 - 31:

Where do you see yourself in five years? Ten years?

Ans:

Bad Answer: A generic or uninspired answer. Also, answers that show that this career/company is just a temporary stop for them.

Good answer: One that shows the candidate has thought about this question, has plans, and that those plans align with the job and a career path that is possible in the company. You want to see that this candidate is a good long term investment.

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Question - 32:

What is your desired salary As Loan Officer Consumer?

Ans:

Bad Answer: Candidates who are unable to answer the question, or give an answer that is far above market. Shows that they have not done research on the market rate, or have unreasonable expectations.

Good answer: A number or range that falls within the market rate and matches their level of mastery of skills required to do the job.

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Question - 33:

Top 12 Best Brainteaser Interview Questions:

Ans:

Brainteaser questions As Loan Officer Consumer have become popular for interviews in recent years, as word has gotten out that top tech companies such as Apple, Google, Microsoft and IBM have used this type of question at one time or another.

Companies like Google aren't using these questions so much any more, but many companies, are, and it may be good to prepare for them As Loan Officer Consumer. The key to these isn't so much getting the exact answer, as it is showing how you would come up with an answer.

Here's a sample of 12 of the best and most difficult.

1. How many street lights are there in New York City?
2. How many gas stations are there in the United States?
3. How many golf balls can fit in a school bus?
4. How much should you charge to wash all the windows in Seattle?
5. Why are manhole covers round?
6. How many times a day does a clock's hands overlap?
7. How would you test a calculator?
8. Describe the internet to someone who just woke up from a 30-year coma.
9. How much does the Starbucks in Times Square bring in, in annual revenue?
10. You are shrunk to the height of a nickel and thrown into a blender. Your mass is reduced so that your density is the same as usual. The blades start moving in 60 seconds. What do you do?
11. What is the air speed velocity of an unladen swallow? ;)
12. How many golf balls are there in Florida?

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Question - 34:

Basic 15 Interview Questions that Test Communication Skills As Loan Officer Consumer:

Ans:

For most jobs, communication skills As Loan Officer Consumer 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 Officer Consumer?
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 Officer Consumer?
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 - 35:

Tell me about a time when you were forced to make an unpopular decision?

Ans:

Not every decision is popular. In fact, almost every decision is bound to make someone unhappy at some point. The key is to demonstrate how it impacted others



positively and why you chose it.

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Question - 36:

What motivates you to work As Loan Officer Consumer?

Ans:

Describe what makes you passionate about the work. It could be the company's vision, the product, your desire to succeed, the clients, your peers and so on. The key is to first understand what internally motivates you to do your job and then to emphasize that in a positive way

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Question - 37:

Why do you want to work in this industry As Loan Officer Consumer?

Ans:

Make sure you research the industry first. Then find at least 3 core things about that industry that you're passionate about (for example: how their solutions impact clients, their culture, the leadership, etc)

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Question - 38:

How long do you envision yourself staying with this company?

Ans:

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 - 39:

What types of situations do you consider "unfixable"?

Ans:

Most situations are "fixable" - the ones that are not are typically related to business ethics (someone is cheating the company, someone is stealing, etc)

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Question - 40:

What classes did you enjoy most in college and why?

Ans:

Think back to the classes that either resonated with your passion or truly helped you to develop skills that you believe will help you in your career. Talk about those.

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Question - 41:

What type of extracurricular activities are you a part of?

Ans:

Discuss the clubs / activities you were in, share a personal story about why you enjoyed it and then describe how it's helped shape you to be who you are today. For example, I enjoyed rock climbing because it taught me the value of practicing hard at a sport to become skilled in it. I bring this same diligence to my work approach today as well.

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Question - 42:

How has school prepared you for this job role?

Ans:

Think back to how you've interacted with your peers to develop social skills, how you've worked with classmates on projects to develop teamwork and collaborative skills, how you've developed discipline through studying, how the courses have helped your creativity, and how the classes you've taken have impacted your analytical / problem solving / reasoning skills.

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Question - 43:

What is your perception of taking on risk?

Ans:

Your answer depends on the type of company you're interviewing for. If it's a start up, you need to be much more open to taking on risk. If it's a more established company, calculated risks to increase / improve the business or minimal risks would typically be more in line.

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Question - 44:

Do you have the ability to articulate a vision and to get others involved to carry it out?



Ans:

If yes, then share an example of how you've done so at work or college. If not, then discuss how you would do so. Example: "I would first understand the goals of the staff members and then I would align those to the goals of the project / company. Then I would articulate the vision of that alignment and ask them to participate. From there, we would delegate tasks among the team and then follow up on a date and time to ensure follow through on the tasks. Lastly, we would review the results together."

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Question - 45:

What other companies are you interviewing at?

Ans:

Be open and share if you are indeed interviewing elsewhere, but do it in a humble way. This way you don't seem arrogant and the interviewer knows your skills are valued by other companies. This also tends to make them want you more as they know they are competing for your services.

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Question - 46:

What do you know about our competition?

Ans:

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 - 47:

What role do you see technology playing in this role?

Ans:

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 - 48:

How would you define success?

Ans:

Success is defined differently for everybody. Just make sure the parameters are defined by you with regards to work life balance, financial gain, career growth, achievements, creating meaningful work / products and so forth. If you can clearly articulate what it means to you that is a strong answer.

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Question - 49:

How good are you at problem solving?

Ans:

Describe the problem first and then discuss how you were able to fix it.

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Question - 50:

How well do you multi-task?

Ans:

Multi-tasking is an important part of most jobs. You want to show that you're good at it but not overwhelmed with it. So discuss just a few things you can multi-task well on - for example: "I'm good at multi tasking between work email and working on projects As Loan Officer Consumer and the reason it because I'm good at prioritizing my work emails."

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Question - 51:

Why should we give you this job As Loan Officer Consumer when someone else is equally qualified?

Ans:

Describe how you're unique, but make sure you tie it to the job responsibilities and how you would impact the company. For example, "I believe my unique programming skills and experience in developing over 18 best selling iphone apps will help the company develop high quality applications faster than my competitors"

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Question - 52:

What would you do if our competitor offered you a position As Loan Officer Consumer?

Ans:

I would weigh the offer and consider it, however, this company and this role is my first choice.

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**Question - 53:**

If you had to choose one, would you consider yourself a big-picture person or a detail-oriented person?

Ans:

Both are important. You need to stress that. However, if you could only choose one, ask yourself As Loan Officer Consumer - do you like to be "in the weeds" with your work, or do you want to be the one painting the vision?

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Question - 54:

Who was your favorite manager and why?

Ans:

Describe the attributes you liked about your favorite manager, typically attributes discussed are: Great at coaching, inspiring, motivating, empowering, trusting, delegating, leading, etc.

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Question - 55:

What is your greatest achievement outside of work As Loan Officer Consumer?

Ans:

This is a great opportunity for you to discuss how you've given back to the community, how you've achieved in a competitive extracurricular activity (think sports or clubs), how you've mentored others, and so forth.

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Question - 56:

Do you think a leader should be feared or liked?

Ans:

Liked. You want to work harder for people that inspire and motivate you. Fear only lasts for so long.

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Question - 57:

Does your boss know you're here today?

Ans:

Usually, you probably haven't told your boss for obvious reasons. So it's ok to say that they do not. You don't want to upset the balance at your current job after all and nothing is guaranteed in an interview. The interviewer should understand this stance.

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Question - 58:

What is the difference between a big ego and a healthy ego?

Ans:

"Ego" should be replaced by confidence. It's good to be confident as it shows that you know what you're doing. However, a big ego is when confidence spirals out of control and you become arrogant.

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Question - 59:

How do you continue learning on a daily basis? Why is continuous improvement necessary As Loan Officer Consumer?

Ans:

You can learn on the job, through books and magazines, through social networks, blogs, seminars, mentors and so on. Continuous improvement is important because the one thing in life that is constant is change. And you have to continue to push yourself day in and day out to be the best.

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Question - 60:

What does "thinking outside the box" mean to you?

Ans:

It means not doing things exactly the same way as everyone else. You've got to challenge the status quo and bring something new to the business.

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Question - 61:

Can you perform Internet research? Please describe to me your steps in doing so?

Ans:

Internet research can entail Google searches, industry sites, news articles, social networks and company websites.

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Question - 62:



How does your present position differ from past ones?

Ans:

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

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Question - 63:

What is the most important quality a supervisor should have?

Ans:

The ability to inspire / lead a team towards one common vision.

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Question - 64:

How do you decide what to delegate and to whom?

Ans:

Identify the strengths of your team members and their availability based on the priorities they have on their plate. From there, invest the tasks upon each member based on where you think you'll get the best return.

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Question - 65:

How much time do you need to join the organization As Loan Officer Consumer?

Ans:

You should be able to join it right away, barring plans you've already made (family travel, vacation, other obligations). The key is to simply be open in communication of what's already committed on your schedule. Most companies are accommodating. If they are not, weight the importance of joining that company vs. your plans.

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Question - 66:

Are you aggressive?

Ans:

If you are, describe it through a story / experience that you had. If you aren't, then explain why you're not. If the job role asks for you to be aggressive/not aggressive and you're the opposite of it, explain how you would develop that characteristic.

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Question - 67:

Name five characteristics that describe you?

Ans:

Here are a few you could choose from:

Hard working, strong willed, persistent, intelligent, adept, amicable, friendly, collaborative, eager, humble.

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Question - 68:

What role are you ready to take in a group?

Ans:

Ideally, you want to take on the role you're interviewing for, but you want to be flexible with your responsibilities As Loan Officer Consumer if there are any changes.

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Question - 69:

Rate yourself on a scale of 10?

Ans:

If you truly believe you're a 10, you better be able to explain why with examples / stories. If you believe you're a great contributor and have room to grow, say 8 or 9. If you're below that, explain what you would do to improve yourself to get the ranking you believe you can be.

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Question - 70:

When was the last time something upset you at work? What did you do?

Ans:

Almost everyone has an emotional moment related to work at some point - you're not alone. The key is to learn why you reacted that way and to focus not on the problem but HOW to resolve it. Another key component is to be aware of your emotional response so that you can learn to control it in the future in a calm way.

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Question - 71:



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

Ans:

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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Question - 72:

What do you expect from this job As Loan Officer Consumer?

Ans:

Talk about the potential career development, your career aspirations, your work relationships and the learning you'll receive.

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Question - 73:

Do you know anyone working with this organization?

Ans:

It would be great if you did - then you could potentially use them as a referral if they thought highly of you.

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