 Title: Mortgage Loan Officer Reports to: Mortgage Sales Manager Status: Full Time, Exempt\*

Position Description

The Mortgage Loan Officer is primarily responsible for: exercising the necessary independent discretion and judgement to build a quality mortgage loan portfolio; and meeting the credit needs of the market.

 **Performance Dimensions**•Proactively solicits new residential mortgage business and sells Sb products to meet established production and
 loan quality goals
•Identifies, develops, and maintains a quality network of business referral relationships including: realtors,
 builders, professional and personal contacts
•Determines client financing objectives, analyzes client financial data, advises customers of product/ pricing
 policies and guidelines
•Provides exemplary customer service by overseeing loan process from origination to closing
•Works collaboratively with department management and processing staff
•Performs duties in compliance with current lending regulations; maintains thorough knowledge of lending
 programs, policies, procedures, and regulatory requirements
•Participates in meetings of the Loan Committee

**Teamwork Dimensions**•Demonstrates understanding of, and compliance with, governing regulations and laws
•Supports goals and objectives established by senior management and the Director of Mortgage
 •Demonstrates respect for co-workers, contributes to a positive work environment
•Works collaboratively with the team across departments
•Adheres to established bank policies and procedures
•Maintains a neat and professional personal appearance and work area
• Serves on appropriate committees

**Required Skills and Experience**• Bachelor’s degree preferred, minimum of one year mortgage lending OR real estate sales with focus on self-
 generating business required
• Demonstrated success in prospecting, generating leads, closing business and consistently meeting goals
• Ability to apply advanced mathematical concepts and problem solving skills
• Experience in reading, analyzing, and interpreting financial reports and legal documents
• Ability to interpret and implement policy and operating procedures
• Ability to effectively communicate in all forms of correspondence and forums
•Competence with MS Office products and general office equipment
• Solid time-management skills, ability to prioritize
• Excellent verbal and written communication skills

**Position Description**This position has regular interaction with customers, and infrequent interaction with regulatory agencies in regards to loan related activities. This position will have frequent access to confidential customer information. This position reports to the Mortgage Sales Manager.

**Work Conditions**Tasks are often performed in an office setting and require the ability to sit or stand for prolonged periods of time. Prolonged visual concentration at a computer monitor can be expected. Full Time employees will generally work 38-40 hours each week. Occasional day and overnight travel will be required.

This description is meant as an overview of the Mortgage Loan Officer position and is not intended to describe all tasks which the employee may be asked to perform. Changes may be made to this description at any time at the discretion of the bank. Reasonable accommodations may be made to assist qualified individuals in completing the essential functions of the position.