



*Our people make the difference,
and we put relationships first.*

JOB DESCRIPTION

Title Mortgage Loan Officer (MLO)

Position Summary

Responsible for structuring and closing real estate loans as well as developing new business. Represents the bank in the local community through active involvement in community affairs and participates in marketing all of the bank's products and services.

Key Duties & Responsibilities

- Source and develop loans for all aspects of our market including but not limited to: HELOC, residential real estate, and new construction.
- Maximize bank profitability through appropriate pricing of new loan originations and fee income.
- Work with loan team to ensure that all pertinent account documentation is complete and accurate and that all collateral has been properly secured.
- Negotiate terms, structure loan financing based on risk considerations and present credits for approval to appropriate levels of authority with the bank in accordance with bank procedures including the completion and maintenance of financial tracking records in a timely fashion.
- Complete necessary credit investigations on each loan application as appropriate for keeping credit files current for the duration of the loan including responsibility for collecting payments in a timely manner.
- Support the bank's strong relationship banking culture through on-going customer contact, quality customer service, and superior product knowledge.
- Build and maintain positive relations with all customers, potential customers and co-workers.
- Perform as a team member in allocating and coordinating the work flow.
- Contribute to the fulfillment of department and company objectives and goals.
- Comply with all department and company policies, procedures and regulations.
- Other duties as assigned.

Knowledge, Skills & Abilities

- Excellent customer service skills, attentiveness, and information retention.
- Ability to interact effectively with employees in order to direct work flow, assess performance and assign duties.
- Must be a proficient communicator and listener, as well as strong organizational skills.
- Needs to have excellent relationship-building skills.
- Ability to influence and persuade to achieve desired outcomes.

- Familiar with banking regulations and responsibilities relating to each including a working knowledge of the Uniform Commercial Code (UCC), mortgages, liens and other aspects of the loan collateral perfection.
- Self-starter, ability to work independently.
- Competence with computers.
- Ability to work in a fast-paced environment & under pressure as needed.
- The ability to make sound decisions. This may include making on-the-spot decisions regarding customer transactions; weighing customer satisfaction issues with the Bank's exposure to loss or fraud and the ability to think through and rationalize decisions.
- The requirements listed above are representative of the knowledge, skill, and/or ability required. Reasonable accommodations can be made to enable individuals with disabilities to perform the essential functions.

Education & Experience

Bachelor's degree in Finance, Business, Economics or related field preferred.

2-5 years of commercial, consumer, real estate or agriculture lending experience. (Intermediate)

5-10 years of commercial, consumer, real estate or agriculture lending experience. (Senior)

This job description is not intended to cover or contain a comprehensive listing of activities, duties, or responsibilities required of employees in this position. Further, this job description should not be considered an employment contract. All employment is employment at-will. We reserve the right to modify job duties or descriptions at any time.