

BANK BELLEVILLE

Smaller Bank • Bigger Service • Stronger Community

Do you value your FAMILY, COMMUNITY and CLIENTS?

Would you like to join a client-focused team where family and community are valued and your voice will have an impact?

Bank of Belleville is the smaller bank that delivers bigger service.

JOB DESCRIPTION: MORTGAGE LOAN OFFICER

SUMMARY OF JOB RESPONSIBILITIES

Has responsibility for originating a wide variety of residential mortgage, real estate and construction loans in compliance with all applicable state and federal laws and regulations, as well as company policies and procedures. Actively seeks qualified loan applicants, which may include referrals from inside and outside sources. Assures quality service by timely processing, shipping to underwriting, ordering closing documents, and coordinating loan closing.

ESSENTIAL FUNCTIONS AND JOB RESPONSIBILITIES

1. Originates mortgage loans through interviewing and consulting loan applicants. Obtains necessary information to complete loan documents, which may include, review of financial information, personal interview, etc. Submits loan applications and related documents for processing and/or underwriting.
2. Provides information to loan applicants regarding the terms under which credit will be extended, including the costs, repayment terms, interest rates and collateral.
3. Actively seeks qualified loan applicants through referrals, realtor meetings, home builders associations, and sales presentations.
4. Represents the Bank with business, trade associations and customers; promotes the Bank's image as a good corporate citizen.
5. May perform related duties as assigned or as the situation dictates.

OTHER DUTIES AND RESPONSIBILITIES

1. Assists mortgage loan-processing department with documenting loans to ensure complete loan files are sent to underwriting.
2. May cross-sell other bank products.

Skills/Equipment

1. Strong interpersonal skills with the ability to communicate effectively with existing and potential customers as well as throughout the Bank.
2. Experienced sales skills.
3. Ability to accurately handle detail oriented transactions.
4. Familiar with mortgage lending software.

5. Strong knowledge of underwriting guidelines and income analysis.

Training/Preparation Required

1. Comply with all requirements, policies and procedures of the Bank Secrecy Act (BSA) and attend all mandatory BSA training as needed for this position. Additionally, required to complete all required compliance and regulatory training, not limited to BSA. Managers are responsible to ensure staff/departmental attendance.
2. Two to five years mortgage lending experience preferred.

Bank of Belleville is an equal opportunity employer committed to creating a diverse workforce. We consider all qualified applicants without regard to race, religion, color, sex, national origin, age, sexual orientation, gender identity, disability or veteran status, among other factors.