



BELLEVILLE • CLINTON COUNTY  
MADISON COUNTY • MONROE COUNTY

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*Smaller Bank • Bigger Service • Stronger Community*

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

We are growing and looking for team members who value family, community and clients.  
We offer growth opportunities for our employees through training, mentorship and advancement.

**Enjoy your community... Work where you live**

**Bank of Belleville... Bank of your future**

**POSITION: COMMUNITY BANKER/MORTGAGE MANAGER**

### **SUMMARY OF JOB RESPONSIBILITIES**

Provides leadership and direction to the Mortgage Department and contributes to the effective and profitable operation of department activities. Has responsibility for originating a wide variety of residential mortgage, real estate and construction 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 inspection property, review of financial reports, personal interview, etc. Submits loan applications and related documents for underwriting.
2. Provides information to loan applicants regarding the terms under which credit will be extended, including the costs, repayment method and schedule 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. Provides leadership as mortgage departmental manager. Contributes to the effective, profitable operation of the department and the bank. Creates and manages the departmental budget.

6. Responsible for the development, approval and coordination of all departmental marketing efforts.
7. Coordinates the efforts of lending activities through guidance and direction of loan department staff.
8. Exercises personnel authority with respect to employment, training, performance appraisals and termination.
9. 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. Cross-sell bank products and originate consumer loans.

### **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 for ensuring staff/departmental attendance.
2. Five years mortgage lending experience is preferred.

PAY: Annual Salary Range \$90,000 to \$125,000+ (includes base salary+commission)

#### **BENEFITS:**

- 401(k)
- 401(k) matching
- Dental Insurance
- Vision Insurance
- Flexible Spending Account (FSA)
- Health Insurance
- Life Insurance
- Paid time off

To apply, please send your resume to [HR@bankofbelleville.com](mailto:HR@bankofbelleville.com).

### **Equal Employment Opportunity (EEO)**

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.