



First National Bank Job Description

Title: Mortgage Banker

Department: Retail

Reports to: VP Retail Banking Manager

Classification: Non-Exempt

Position Summary: The Mortgage Banker reports directly to the VP Retail Banking Manager. This position is responsible for soliciting, generating, originating, and closing real estate loans for the bank. These loans will primarily be made for sale to the secondary market. Also held accountable for interviewing loan applicants, processing loan underwriting, and handles phone inquiries regarding home loans. This position will also help sell bank products and generate new business opportunities for the bank. This person will be responsible to make business development calls, concentrating on the real estate market, with goals of generating additional volume for the bank. Lastly, the Mortgage Banker is accountable for the maintenance of mortgage loans and the collection of loan payments.

Mortgage Loan Portfolio Management:

- Input information that was gathered into our initial mortgage software.
- Responsible for the generation of real estate loans for the bank within guidelines set by bank policy and growth targets.
- Complete the underwriting process and make loans within bank guidelines, including determining the rate, fees, and assuring that all necessary underwriting is completed.
- This position is responsible to close the loan with customer. At that time, the loan will be given to a loan processor for documentation.
- The lender will be responsible for all documentation and assure that the bank's position is secured.
- Work with PMI (Private Mortgage Insurance) Companies and their guidelines.
- Work with representatives from mortgage companies and PMI companies to keep them informed of the mortgage changes.
- Control the past due loans on the real estate portfolio by maintaining current mortgages and collect delinquent payments.
- Work with realtors to obtain customers, keep in constant contact with them informed with changes.
- Keep up on the mortgage industry by attending mortgage conferences.
- Work with CLP (Central Loan Processing) to make loan seamless to customer.
- Using the NMLS Federal Register, responsibility of registering, providing the unique identifying number assigned as required and maintaining registry at least annually.

New Business Development & Sales:

- Generate new mortgage loan volume for the bank includes soliciting new business relationships and deepening relationships with existing customers.
- Refer customers to other departments of the bank for deposit and investment relationships. This includes DDA accounts as well as other liability products the bank offers.
- Cross-sell customers to other banking services (deposit products, investment products, or any other product the customer may be a candidate for).
- Must help attract prospects to the bank, this will be accomplished through participation in the bank's sales calling effort, and make calls on specific prospects.
- Work with real estate people within the community to generate loans for the bank (brokers, builders and real estate agents that can provide loans to the bank).

Customer Service:

- Open communication with other employees, customers, mortgage companies, and closing agents/attorney's and affiliates.



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- Handle phone inquiries regarding mortgage rates and requirements for getting a loan with the bank.
- During the process of originating the loan, this person will work with customers through the mortgage process and handle issues as they arise.

Other:

- As part of the overall Bank's team of employees, this position may be requested to assist in the support of other bank activities.
- Actively involved in community and civic organizations as appropriate to represent the bank in the community.

Competencies:

- **Customer Orientation:** recognize and respond sensitively to the overall financial needs and priorities of the customer, recognize and take appropriate action to meet their needs, and establish an effective working relationship with customers to gain their respect and loyalty.
- **Lending:** must understand all aspects of lending within a community bank environment.
- **Oral/Written Communication:** express thoughts and ideas in a clear and concise manner in both forms to a variety of audiences and to all levels of staff.
- **Financial Analysis:** ability to understand numbers and use those skills as they pertain to loans and the loan underwriting process.
- **Negotiation Skills:** must understand the concepts of negotiating as it pertains to selling financial service products. Must be able to develop a positive approach to problem solving with customers.
- **Sales Skills:** the potential to understand and effectively apply selling techniques to open, develop and close a sale; must be able to create interest in a product and actively cross-sell other products and services.
- **Attention to Detail:** regard for important details to assure accuracy in every transaction performed, detect errors and follow through on corrections and details.

Education: Four-year Bachelor's Degree

Experience/Knowledge/Skills:

- 3-years work experience in the mortgage lending area
- Good communication skills
- Secondary market knowledge
- Compliance
- PMI
- Confidentiality
- Grants available
- Government, convention, & ARM products
- Flood guidelines
- Positive attitude
- Motivated to obtain more business
- Build relationships with realtors
- Desire to expand knowledge

Training:

- All BVS Training assigned
- On the job training
- IBA
- Continue education with mortgage conferences, IBA, PMI, etc.



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List of software, tools, or other devices used by this position: (CIF 20/20), Desktop Originator (DO) & Desktop Underwriter (DU), Mortgage bot, and navigating around PMI & Secondary Market websites for registrations and quotes.

Physical Demands: Actively listening, talk on the phone, squatting, lifting 50lbs, eye coordination, sitting, multitasking, and reaching.

I have read and understand this job description. I accept and understand these responsibilities.

Employee Signature: _____ Date: _____

The above statements are intended to describe the general nature and level of work being performed by the person assigned to this position. This position description does not state or imply that the above are the only duties and responsibilities assigned to this position. Employees holding this position will be required to perform any other job related duties requested by management.