

**MORTGAGE LENDING OFFICER**

A Residential Mortgage Loan Officer works directly with the client to determine the mortgage product that best suits the client's need and then manages the loan through the process for a quick and efficient closing.  As a Mortgage Loan officer with Exchange Bank, your goal will be to meet the following criteria:

**Business Development Consistent With Budgetary Branch Goals of the Bank**

* Originate mortgage loans to be sold on the secondary market or held in house per bank underwriting criteria.  The target for secondary market loans originated annually will be to exceed $15 million.
* Business calling expectation of sufficient number and quality per month in pursuit/achievement of strategic growth objectives for the branch and individually.
* Promptness in reporting of business development as requested.

**Risk Assessment/Delinquency Collection/Credit Due Diligence – In House Credit**

* Maintain a classified loan total <2.0% of respective loan portfolio at all times.
* Loan delinquency ratio <.75% of respective loan portfolio.
* Technical deficiencies of portfolio appropriately maintained at acceptable target levels.
* Watch list recommendations and timely preparation of problem credit memo and submission per Exchange Bank credit policy.

**Credit Administration Effectiveness and Accountability**

* Insure that all loan documents are properly prepared prior to customer signing.
* Accurate and timely submission of mortgage loans sent to secondary market.
* Credit files are kept current with relevant, limited and appropriate information.

**Deposits**

* Cross-sell deposit relationships to mortgage customers and to help meet net deposit growth annually in line with the strategic goals of Exchange Bank.

**Professionalism and Community Involvement**

* Professionally represent the bank in the community by participating in civic/community organizations that offer strategic opportunities to cultivate and deliver new business while simultaneously giving back to our communities.
* Exhibit professional behavior and promote positive working relationships with internal Exchange Bank staff.  (Supportive attitude in external and internal customer/co-worker relationships.)

**Compliance**

* Understand and adhere to all bank policy, procedures, laws and regulations applicable to this role.  Complete compliance training as assigned; follow internal processes and controls as required.  Report all compliance issues, violations of law or regulations to appropriate level of management.

**Executive Lending License**

* Satisfactorily maintain Executive Lending License as issued by State Banking Department.

**Other Duties/Tasks as May Be Necessarily Assigned by Bank Management.**