

est. 1894

EXCHANGE BANK

relationships you can bank on.®

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.