

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.

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

This position requires National Mortgage Licensing System (NMLS) registration under the terms of the S.A.F.E. Act of 2008 and Regulation Z. You will be subject to the required registration process, which includes a criminal background and credit check.