

## **Mortgage Loan Officer**

Are you driven by relationships and take pride in delivering a positive and memorable customer experience? As a Mortgage Loan Officer with Exchange Bank, you will provide a personal mortgage experience to our existing and prospective customers.

### **Key Accountabilities**

- Originate and close Mortgage Loans while ensuring compliance with established processes.
- Conduct external sales activities to create referral partnerships and maintain current ones.
- Professionally represent the bank in the community by attending professional and business networking opportunities.
- Maintain a comprehensive knowledge of current Home Mortgage operating procedures, products and services.
- Provide superb communication to customers and co-workers.
- Set reasonable, upfront expectations with customers – under promise, over deliver.
- Demonstrate positivity and mutual respect for customers and employees.
- Contribute to the overall success of the bank by actively referring/cross-selling other bank products and services
- Exercise a willingness to be a resource to colleagues.
- Understand and comply with bank policy, laws, and regulations.
- Complete compliance training and adhere to internal procedures and controls, as required.
- Comply with all bank guidelines and policies.

### **Required**

- Excellent verbal and written communication skills
- 2 years or more of Mortgage Experience
- Demonstrated customer service skills

### **Desired**

- Experience with Encompass
- 1+ years of experience in mortgage loan origination

### **Physical/Mental Requirements:**

- Ability to lift and/or move up to 25 lbs.
- Sit at a desk and computer terminal for extended time periods
- Move around within office and between bank locations to appropriately interact with all personnel

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.

All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, or disability status.

Exchange Bank is an Equal Housing Lender, Member FDIC