

THE BANK & TRUST OF BRYAN/COLLEGE STATION

Job Description

Mortgage Lending Officer

SALARY GRADE:	(to be determined)	JOB STATUS:	Full Time
EXEMPT:	No	REPORTS TO:	Mortgage Lending Manager
DEPARTMENT	Commercial Banking	POSITIONS SUPERVISED:	None
POSITION #:	(to be determined)		

POSITION SUMMARY

Generates mortgage banking applications for the Bank. Ensures that loans are processed and in compliance for delivery to secondary market investors. Assists with credit underwriting for all consumer 1-4 unit mortgage loan applications received by the bank for the bank portfolio. Services loan portfolio.

ESSENTIAL FUNCTIONS

Reasonable Accommodations Statement

In the performance of respective tasks and duties, the employee is expected to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

Essential Functions and Responsibilities: Include the following. Other duties may be assigned.

- Develop relationships with real estate professionals, builders and other business referral sources.
- Market bank products and promote bank services that may meet customer's needs.
- Maintains relations with "investors" to provide outlets for individually generated loan production not placed in the bank's portfolio.
- Monitors adherence to rates by directing the timely and accurate registration of retail mortgage loans originated.
- Maintains and monitors individual pipeline to ensure that volume and quality are consistent with commitments at all times. Recommends procedures to correct deficiencies.
- Originate high quality loans meeting bank portfolio and/or secondary market guidelines while providing excellent customer service.
- Provides underwriting and credit guidance to production regarding salable products.
- Structure credits to ensure optimum balance between the customer and company (Bank) interests while remaining within bounds of prudent banking approved company policy and practice.
- Completes in-depth evaluations or reviews of financial and operating risk for credits - oversee and ensure safe and sound underwriting/credit practices and overall leadership of a sound lending activity.
- Approve and reject credits within assigned limits according to bank policy and forward recommendations exceeding assigned limit as appropriate.
- Ensure early identification of problem credits and proper action on potential or existing problem accounts to mitigate potential future risk.
- Service bank loan portfolio including handling inquiries, new loan requests, customer service issues and exceptions.
- Requires S.A.F.E. Act registration.
- Maintain knowledge of Bank Secrecy Act regulations and all other applicable laws, regulations and bank policies and procedures and responsible for ensuring all files are in strict compliance with such.
- Responsible for ensuring compliance with internal BSA/AML policies including identification of suspicious activity.
- Responsible for completion of required annual training related to BSA/AML and other courses as assigned by Management.

POSITION QUALIFICATION REQUIREMENTS

Company Conformance

In the performance or respective tasks and duties, the employee is expected to successfully perform quality work within deadlines with or without supervision, interact professionally with other employees and customers; work efficiently as a team contributor on all assignments and work independently while understanding the necessity for communicating and coordinating work efforts with other employees.

Education and/or Experience

- High school diploma or equivalent, Bachelor’s degree preferred.
- Minimum 3 years of experience in a mortgage lending environment.

Knowledge, Skills and Abilities

- Knowledge of mortgage banking functions, financial markets and investors.
- Well developed credit, planning, negotiations, analytical, sales and organizational skills.
- Knowledge of bank products, policies and procedures.
- Strong interpersonal skills to build and maintain professional relationships with customers, referral sources, co-workers, and vendors.
- Knowledge of secondary market underwriting requirements; conventional and government programs
- Ability to handle confidential material in a professional, ethical manner.

Physical Demands: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Activity	Occasionally	Frequently	Regularly
Sit			✓
Talk			✓
Hear			✓
Use hands to finger handle objects, tools, controls			✓
Feel objects, tools, controls			✓
Stand		✓	
Walk		✓	
Reach with hands and arms			✓
Stoop, kneel, crouch, crawls	✓		

The employee may be required to lift:

Activity	Occasionally	Frequently	Regularly
Up to 10 pounds			✓
11-25 pounds	✓		
26-50 pounds	✓		

The specific vision ability required by this job includes the ability to adjust focus.

Work Environment: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The noise level in the work environment is usually moderate.

The Company has reviewed this job description to ensure that essential functions and basic duties have been included. It is intended to provide guidelines for job expectations and the employee's ability to perform the position described. It is not intended to be construed as an exhaustive list of all functions, responsibilities, skills and abilities. Additional functions and requirements may be assigned by supervisors as deemed appropriate. This document does not represent a contract of employment, and the Company reserves the right to change this job description and/or assign tasks for the employee to perform, as the Company may deem appropriate.