RESIDENTIAL MORTGAGE LOAN OFFICER

JOB SUMMARY:

Uncapped commission-based opportunity to originate first and second lien mortgage loans, using a full range of both on-balance sheet and brokered products. Actively promote the Bank and its lending services to the real estate community and help identify and serve the financial needs of communities in northern IL and/or southern WI. The position is designed to be 70% to 80% remote-work after initial orientation and training period.

ESSENTIAL FUNCTIONS:

- Maintain knowledge of and ensure compliance with:

    o   Bank Secrecy Act/Anti-Money Laundering regulations

    o   TRID, Equal Credit Opportunity, Fair Lending, RESPA, Truth in Lending, Home Mortgage Disclosure, and similar regulations

    o   All other regulatory, security and bank policies and procedures

- Interview residential loan applicants and provide guidance and assistance in their completion of the residential loan application, including the delivery of all financial information necessary to process loans in a timely manner.

- Explain product alternatives available to prospective clients and work with them to identify and recommend products best suited to their needs.

- Inform and educate prospective loan clients of underwriting guidelines, loan terms and conditions, and loan commitments.

- Screen loan requests based on MSB policies and on types of loans offered by MSB.

- Works closely with mortgage processing and servicing staff and other internal stakeholders to assure timely delivery of appraisals, credit reports, verification documents and other required documents.

- Provide feedback as to product pricing and design, marketing messaging and competitive standing. Maintain and build a substantive and productive network among local builders, real estate brokers/agents, and existing customers and prospects, through various marketing tools and active participation in local business and community activities.

ADDITIONAL RESPONSIBILITIES:

- Maintain customer focus, working to align client needs and satisfaction in all business decisions, working to ensure customers have a positive experience with MSB at every touch point. Personally maintain an active pipeline of potential borrowers and their agents/advisors, respond to incoming phone calls and schedule appointments.

- Support and help manage all forms of business risk associated with MSB's business objectives and activities. Cross market MSB residential loan products and services as appropriate.

QUALIFICATIONS:

- Bachelor's degree in business or finance.
- One to two years of experience in a financial institution or loan office setting.
- Good sales, organizational, communication and public relations skills.
- Ability to work with documentation that requires special or confidential handling.

PHYSICAL/WORK CONDITIONS:

The physical demands and work environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The employee will regularly lift and/or move up to 20 pounds. The employee will regularly sit; stand; walk; talk; hear; use hands to handle or feel; and reach with hands and arms. Special vision requirements include close vision and the ability to adjust focus. The noise level in the work environment is usually moderate.

COMPANY CULTURE:

All employees at MSB are expected to contribute toward a culture of disciplined execution, demonstrating key attributes of Skills, Drive and Humility in all aspects of their work. Balanced and persistent demonstration of these attributes in the workplace will support successful performance of quality work within deadlines, with or without supervision, and professional interaction with other employees, customers and suppliers. All staff members are expected to work effectively as a team contributor, communicating and coordinating work efforts with other employees and organizations as appropriate.