



## Mortgage Loan Officer

### Job Summary

The primary responsibility of this position is to generate, negotiate, underwrite, and coordinate the closing of first mortgage and home equity real estate loans. This position will be responsible for managing a loan portfolio in compliance with bank policy and procedure and includes responsibilities with loan pricing, underwriting, credit quality, delinquency, loan losses and fee income. This position must have a solid understanding of booking and servicing home equity and secondary market real estate loans. The position may be required to extend guaranteed home loans using programs such as Federal Housing Administration (FHA), Veteran's Administration (VA), and First Time Home Buyers. This position may be required to package loans for sale on the secondary real estate market.

### Key Job Responsibilities

- Work effectively as part of the KodaBank team. Demonstrate a positive attitude with co-workers. Adjust quickly to different work situations and remain composed in stressful situations. Look for ways to help team members versus waiting to be asked.
- Generate real estate loans within bank policy and procedure. Secure complete applications, underwrite and make good decisions relative to pricing, collateral and loan tenor.
- Be familiar with first mortgage loan programs including Conventional, Jumbo, FHA, VA and First Time Home Buyers. Understand the process for underwriting, pricing, packaging, funding and selling loans on the secondary market.
- Underwrite and book home equity term and line of credit (HELOC) loans.
- Prepare loan presentations and get required approval.
- Maintain acceptable levels of delinquency, credit quality and loan charge-offs.
- Be responsible for contents of each loan file.
- Ensure all bank credit policies and procedures are followed. Demonstrate knowledge of state and federal real estate lending regulations and ensure all real estate lending activities are in compliance.
- Solicit new business relationships, expand current relationships and provide excellent service to customers.
- Negotiate acceptable loan rates and terms.
- Make collateral inspections per policy.
- Network with real estate agents and other key sources of referrals.
- Assist with bank reporting and compliance areas as requested.
- Promote a positive image of KodaBank in the community and region. Participate in local civic organizations to network and help promote the bank.

### Education & Special Requirements:

- A four-year degree in banking, business administration, finance, accounting or equivalent experience.
- Minimum of 3 years real estate lending experience.
- Knowledge of all real estate lending laws and regulations.
- Ability to work under stress, strict timelines and handle difficult situations

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