

RESIDENTIAL LENDER**TITLE:** Residential Lender**REPORTS TO:** SVP, Residential Lending Manager**DEPARTMENT:** Real Estate**LOCATION:** Springfield**JOB SUMMARY:**

This person is responsible for assisting with the setting up of loan files for processing, assisting processing and closing, assisting post-closing and funding for first mortgage loans including conventional, jumbo, government, and special state or federal loan programs.

ESSENTIAL FUNCTIONS:

- Promotes and develops new business for the financial institution
 - Establishes and maintains client referral relationships with realtors, builders and networking groups
 - Makes sales calls on potential and existing customers
 - Works with Banking Center Managers, Department Heads and other sales personnel to capitalize on cross-selling opportunities of full range of banking products
- Manages the entire residential loan process (from application to closing) with individual customers
 - Interviews potential applicants to obtain information regarding their loan needs and to initiate the lending process
 - Counsels individuals on loan product options and pre-qualifies potential homebuyers based on their buying status
 - Assures proper completion of loan applications
 - Obtains all necessary support documents along with appropriate fee and lock-in information in compliance with FNMA, FHLMC, VA, FHA, USDA and mortgage lending regulations inclusive of RESPA, Truth-in-Lending, HMDA, ECOA, FDPA and CRA
 - Oversees loan process by monitoring loan status and ensuring conformity with terms
 - Assists in collecting additional documents and communicating loan status to all involved parties
 - Obtains loan documentation prior to closing
 - Provides functional guidance to loan processors regarding coordination of workflow and files in process
- Serves as a resource on mortgage activities within the community
 - Assists realtors in increasing their knowledge in areas of financing, qualifying buyers and lending guidelines

- Works with the marketing department to compile and prepare handouts and finance information (such as closing costs and rate comparison sheets) for realtors, builders and developers
- Maintains current knowledge on mortgage products, underwriting guidelines and industry regulations
- Performs additional job related duties as assigned or required

QUALIFICATIONS:

- Bachelor's degree in business related field; or equivalent combination of education and experience required. A minimum of two years sales and mortgage origination experience within the banking industry is preferred.
- Ability to successfully obtain and maintain registration through NMLS in accordance with S.A.F.E. Act requirements
- Working knowledge of mortgage lending regulatory requirements, as well as other applicable banking laws and regulations
- In-depth knowledge of FHA, VA, USDA and conventional guidelines for mortgage loan origination
- Strong analytical, technical and statistical skills
- Advanced written, oral, interpersonal and negotiating skills with ability to recognize and respond to sales opportunities and deliver persuasive sales presentations
- Strong PC skills including word processing and spreadsheet applications
- Strong integrity in all areas, adhering to policies, regulations and utmost ethical and legal standards
- Uphold confidentiality and privacy of bank and customer information in all situations
- Demonstrate ability to prioritize and handle multiple tasks while projecting a positive image to customers and co-workers
- Remain flexible to withstand unpredictable changes to schedules and deadlines
- Interact and communicate effectively with personnel at all levels of the organization

ADDITIONAL 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, between banking center locations and to off-site locations to appropriately interact with all contacts