

**Position Status:** Salary - Exempt Reports

**To:** SVP / Chief Lending Officer

### **Position Summary:**

The Senior Mortgage Loan Originator/Retail Lending Officer will serve the Greenfield, IN mortgage and retail lending markets.

### **Essential Responsibilities:**

- Counsel residential mortgage applicants on their needs and assist them in selecting the best products to meet their needs.
- Review 1<sup>st</sup> and 2<sup>nd</sup> mortgage applications for processing, credit reports and other information needed on loan applications, following TRID and verifying compliance.
- Review and analyze income information and follow guidelines/procedures.
- Follow through on applications in process and facilitate timely closings.
- Provide referral sources with up-to-date information on any new mortgage products or changes to pre-existing policies and products.
- Cross sell other bank services.
- Handle inquiries from applicants and branch personnel.
- Service needs to existing customers.
- Make suggestions to the Loan Department Manager on what realtors/customers are requesting in our market area.
- Perform additional responsibilities as assigned by supervisor.

### **Competencies & Qualifications:**

- Bachelor's degree in business or finance or related experience.
- Minimum 5+ years' experience in a financial institution or loan office *preferred*
- Loan origination experience *required*
- Extensive knowledge of bank policies, procedures and regulations.
- Excellent sales, organizational, managerial and interpersonal skills, particularly in working with documentation that requires special or confidential handling.
- Excellent attention to detail
- Intermediate to proficient of capability with Microsoft Word and Excel.
- Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations.
- Ability to read and understand a personal tax return/personal financial statement *preferred*.

### Measures of Performance:

Quality, accuracy, reliability, friendliness, thoroughness and timeliness of services provided to internal and external customers; adherence to banking regulations and accepted audit procedures; ability to earn the trust and respect of customers and co-workers; effectively communicates and develops good working relationships with customers and co-workers; exhibits professional workplace appearance and conduct; keeps Bank, customer, and employee information confidential; participates in training and appropriate professional development; reliability in reporting to work regularly. Understands and adheres to Bank policies and procedures; informs customers and potential customers of additional Bank services when appropriate.

### Working Conditions:

Work is performed largely in a pleasant office environment. Prolonged sitting and mental and visual concentration for computer usage required. Must be able to bend, turn, twist, lift and move up to 30 pounds of office supplies, equipment, and coin.

### Benefits:

- Safe Harbor 401(k) with 5% employer contribution
- Health insurance with employer HSA contribution
- Paid sick time
- Paid vacation
- Paid holidays

### Schedule:

- Monday-Friday, 8:30-5:00

Please send resume to Ryan Lathery, SVP, Chief Lending Officer, 730 Central Avenue Connersville, IN 47331 or by email to [rlathery@uslabank.com](mailto:rlathery@uslabank.com).