



## **Mortgage Lender or Mortgage Loan Officer**

Responsible for soliciting new business relationships and deepening existing customer relationships and referral sources. Analyzes loan requests and makes credit decisions based on compliance to policy, regulations, and investor guidelines. Manages a portfolio and facilitates consumer loan requests. Serves as a representative in the local community through participation in community affairs and participating in marketing of the products and services. This position utilizes discretion and operates independently with minimal direction, is confidential and adheres to the highest ethical standards with impeccable attention to detail.

### **Responsibilities**

- Generate real estate loans within guidelines set by bank policy, growth targets and the secondary market.
- Develop and maintain external and internal referral sources to assist in ensuring a continuous pipeline of loans.
- Responsible for real estate loan portfolios, including: credit quality, credit approval, and the profitability of the portfolio, as well as overseeing collection of delinquent loans.
- Appropriately and fully explain loan options and alternatives to applicants.
- Refer customers to appropriate departments of the bank to establish and foster full banking relationships with customers.
- Work closely with Loan Operations staff from application to closing.
- Stay abreast of changes in the mortgage industry, including evaluation and implementation of new products and services.
- Maintain a reputable presence and active involvement in community and civic organizations as appropriate to represent the bank in the community.
- Maintain an excellent understanding of bank-related regulations and compliance issues.

### **Knowledge, Skills & Abilities**

- Knowledge of the Secondary Market.
- Ability to support the bank's strong relationship culture through ongoing customer contact, quality member service, and superior product knowledge.
- Meet and comply with the requirements of the SAFE Act, including the successful completion of a background check and registration with the Nationwide Mortgage Licensing System (NMLS).

### **Minimum qualifications**

- Bachelor's degree in Business Administration, Finance, Accounting, or related field.
- 3 years mortgage loan origination experience.
- Previous bank/financial services industry experience.
- Knowledge of FiServ and Loan Product Advisor a plus.

Position calls for 40 hours per week. Occasional Saturday and evening hours.

***We offer competitive pay and an exceptional benefits and leave package. This is an exempt position.***

**Location:** First Citizens State Bank - Main Branch, 207 W. Main St., Whitewater, WI 53190

**How to Apply:** Please submit Resume, three professional references with contact information, and a Letter of Interest outlining the relative experience, skills and qualifications you will bring to the position. Submit materials to: [ASexton@firstcitizensww.com](mailto:ASexton@firstcitizensww.com)

**Review of applications begins May 8th. Applications will be accepted until position has been filled.**