



## Job Posting

**Job Title:** Vice President, Mortgage Lender

**Location:** St. Peter

**Posting Date:** October 27, 2021

### **Job Summary**

This position is responsible for creating and maintaining strong customer relationships with bank customers and referral partners; developing new loan volume from current and prospective customers for both the Secondary Market and In House Mortgages; underwriting, approving, and closing consumer and In House mortgage loans by employing safe and sound lending practices; maintaining low levels of delinquent, non-performing and charged off loans.

### **Primary Duties and Responsibilities**

- Develop relationships with customers and referral partners that maximizes the bank's profitability through loan originations, fee income, and selling of the bank's products
- Exercise judgment and make decisions to accept or reject loans based on the risk of loan applicants by analyzing the applicant's credit worthiness
- Manage Pipeline from Origination to Closing of Mortgage Loan
- Demonstrate a clear understanding of the Bank's loan policy and makes sound credit decisions
- Collect past due loans by making contact with delinquent borrowers
- Create strong customer relationships through exceptional customer service, on-going customer contact, and superior product knowledge
- Maintain loan files in an effective manner
- Understand and comply with consumer mortgage lending regulations
- Take applications for the Secondary Market and work with Mortgage Processor to satisfy underwriting conditions and sell loans to Secondary Market Servicer.
- Take application for Consumer Loans including HELOC
- Additional tasks as assigned by manager

### **Qualifications**

#### Education/Experience

- Minimum Bachelor's Degree in Finance, Business, or related field.
- Formal credit training with minimum of 3 years experience.

#### Knowledge, Skills, and Abilities

- Customer service oriented with strong written and oral communication.
- Computer skills necessary to operate software programs used within the department.
- Problem solving and analytical skills to resolve issues in the department or for customers

*First National Bank Minnesota is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, age, religion, gender, sexual preference or orientation, gender identity, national origin, disability, protected veteran status, and all other protected statuses.*