



Oregon Community Bank is seeking a motivated team player to fill the position of **Mortgage Loan Officer** in response to our continued market leading growth. Oregon Community Bank is a community bank, which means we're proud to be part of the communities we serve.

RESPONSIBILITIES:

The Mortgage Loan Officer (MLO) proactively solicits new residential mortgage business and sells Oregon Community Bank's mortgage products to meet established loan quality and production goals. In this on-going sales role, the Mortgage Loan Officer continually identifies, develops and maintains a quality network of business relationships that serves as a recurring source of referrals for new mortgage lending opportunities. A Mortgage Loan Officer's network may consist of Real Estate professionals, Builders, professional and personal contacts, as well as other valuable referral sources, and is enhanced by the Mortgage Loan Officer's regular participation in business related development opportunities, community efforts to promote homeownership and professional organizations. The MLO responds to customer inquiries and referrals that are generated from both their own contacts and from other Oregon Community Bank business channels. The MLO conducts interviews with prospective borrowers in order to analyze financial and credit data, determine customer financing objectives, advise customers of product/pricing policies and guidelines, and gather any additional required information. The MLO ensures exceptional customer service by maintaining thorough knowledge of lending programs, policies, procedures and regulatory requirements, demonstrating a commitment to professional ethics, complying with all Federal and State compliance policies and adhering to HMDA requirements.

ACTIVITIES/TASKS:

– ON A DAY TO DAY BASIS:

- Develops and maintains successful relationships with business referral sources, existing and prospective Oregon Community Bank Prospects new mortgage lending opportunities.
- Meets with customers as necessary during various stages of the loan process.
- Utilizes Oregon Community Bank training materials, reference tools and other resources to provide accurate and up-to-date loan program/policy information to both external customers and internal business partners.
- Provides complete loan applications Mortgage Department support staff.
- Ensures exceptional customer experience by overseeing loan process from origination to close and providing on-going communication to customers and business partners.
- Achieves production goals as established by Oregon Community Bank.
- Successful completion of all assigned Mortgage Loan Officer Training activities.

NEW BUSINESS DEVELOPMENT

- Develop Business Referral Network through marketing, cold-calling, prospecting and networking activities.
- Participate in community efforts to promote home ownership.

LOAN APPLICATION PROCESS

- Meet with prospective borrowers.
- Review / Analyze credit and financial data.
- Determine borrower financing objectives and goals.
- Present appropriate Oregon Community Bank products and programs and explain guidelines.
- Understand Oregon Community Bank's pricing of loans. Follow appropriated rate lock procedures in conjunction with Sr.Vice President of Mortgage Lending.
- Identify appropriate opportunities to sell additional products.
- Collect supporting loan documentation as required and provide complete package to Mortgage support staff.

LOAN MANAGEMENT

- Work with Mortgage Loan Processors, Underwriters, Loan Closers and Sr. Management directly to ensure that loan documents are submitted in a timely manner following Federal Government requirement for early disclosures and closing disclosure.
- Work directly with them to ensure that loan conditions are met.
- Partner with appropriate Mortgage Department staff with on-going communication to customer regarding loan status.

SKILLS:

- Strong computer skills including a fundamental understanding of Oregon Community Bank's loan origination system, automated underwriting systems, and other systems deemed necessary for fulfillment of position.
- Database management and previous experience utilizing laptop technology for communication purposes including accessing rate, credit and loan status information.
- Solid time management skills and the ability to organize prioritize and perform multiple tasks simultaneously.
- Ability to communicate clearly and effectively, both verbally and in writing, across a variety of audiences.
- Ability to analyze and comprehend complex financial data and provide financial alternatives.
- Professional and effective interpersonal skills.
- Enthusiasm for assignments and the ability to meet established timelines.

EDUCATION:

- High School Diploma or equivalent.
- 4-year college degree preferred.

Send resume to:

Roger Erickson, Senior Vice President Mortgage Lending

rerickson@oregoncommunitybank.com

Oregon Community Bank

101 S Alpine Parkway, Oregon WI 53575

608-835-3168