



# Independence

---

## BANK

### **Mortgage/Consumer Lender- Great Falls Branch Position Summary**

Independence Bank has chosen to focus on one thing: Serving our communities with the utmost dedication. Our philosophy of sustain growth and our lending practices are all based on the needs of the families, farmers, and businesses.

As an exemplary community bank, we are looking for an outgoing individual who shares in our unmatched commitment to our farmers, ranchers and community members.

This motivated individual will be responsible for the origination, servicing, and collection of mortgage and installment loans and the solicitation and development of additional customers to the Bank.

#### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Process, underwrite and approve loans and lines of credit with the lowest risk possible to the Bank.
- Analyze information from both internal and external sources to determine credit worthiness of borrowers.
- Responsible for proper completion of loan authorization request forms and that they are adequately supported for submission to the appropriate In-House, Executive loan committee, or Senior Lender.
- Responsible for loan file documentation including (but not limited to) credit file memos, credit applications, loan documents, tax returns, borrower financial statements and cash flow, adequate security filings (UCC, mortgage, etc), insurance, etc.
- Work with Secondary Market lenders for all branches and travel as necessary.

#### **QUALIFICATION REQUIREMENTS:**

##### **EDUCATION and/or EXPERIENCE:**

Bachelor's degree in business or related field; two to five years previous lending experience.

##### **CERTIFICATES, LICENSES, REGISTRATIONS:**

Must possess a valid driver's license.

Register as an MLO with the Nationwide Mortgage Licensing System, complete all background actions required, update the administrators of any changes to the record, and remain compliant with required training.

#### **To Apply**

Please visit our website at: [Career Opportunities - Independence Bank \(Havre, MT\)](https://www.independencebank.com/career-opportunities)  
([ibyourbank.com](https://www.independencebank.com))

For a full description, list of our benefits package or physical demands, please contact the Human Resources Department. Independence Bank EEO/Employer/Vet/Disabled