



# Independence

---

## BANK

### Retail Mortgage Lender

#### **POSITION SUMMARY**

This position is responsible for the application, servicing, and collection of residential real estate and consumer loans for the Bank

**This position is 40 hours a week**

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

- 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. Includes obtaining legal descriptions and verifying accuracy for real estate loans.
- Serve as liaison with appraisers, title officers, attorneys, and customers, etc.
- Analyze information from both internal and external sources to determine credit worthiness of borrowers.
- Process, underwrite, and approve loans and lines of credit with the lowest risk possible to the Bank including taking applications

#### **QUALIFICATION REQUIREMENTS**

Ability to type, use a 10-key, use a calculator, use a computer and appropriate software such as Word, Excel and Outlook. Knowledge of banking terminology and basic accounting principles is also needed. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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

Bachelor Degree in Business or related field; and/or two to five years related experience and/or training; and/or equivalent combination of education and experience.

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

Must register with Nationwide Multistate Licensing System & Registry

#### **PHYSICAL DEMANDS:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle, or feel, reach with hands and arms; and talk or hear. The employee occasionally is required to stand, walk or stoop, kneel, crouch, or crawl.

For a full description and an outline for our full benefits package, please contact the Human Resources Department.

Independence Bank EEO/Employer/Vet/Disabled