



Buckeye State Bank is an **employee-owned, member-centric** community bank, creating Raving Fans through the exceptional service. With our exciting growth and expansion, we are looking for qualified, energetic team members to implement and achieve our Vision of The Bank of Tomorrow.

Due to our successful growth, BSB is seeking a qualified **Universal Loan Officer**. The Universal Loan Officer is responsible for origination of mortgage loan volume, while delivering exemplary member-service. The Universal Loan Officer will work closely with the processing and in-house underwriting team to ensure the accuracy and completeness of the mortgage loan file. The position is also responsible for cross-selling other bank products and services such as Home Equity Lines of Credits deposit accounts and promoting the bank in the community.

Responsibilities of the Universal Loan Officer:

- ❖ **Originate qualified mortgage and consumer loan volume including Home Equity Lines of Credit by:**
- ❖ Developing referral contacts (realtors, builders, professional and personal contacts)
- ❖ Reaching out to existing Bank members for Mortgage and Consumer Loan needs
- ❖ Seeking other referral sources through the Mortgage and Consumer Loan Originator's contacts
- ❖ Build, maintain and manage an acceptable pipeline (both in quality and quantity) to meet required production goals
- ❖ Ability to assess a customer's mortgage and/or consumer loan requirement(s) and then counsel the customer by recommending the best loan program meeting the requirement(s)

Other Skills and Responsibilities:

- ❖ Utilize Laptop computer to completely input the customer loan application (Fannie Mae form 1003/3.4) into loan origination software (LOS)
- ❖ Obtain customer credit report via (LOS) once authorization has been received
- ❖ Gathers and analyze all applicant's required documentation, including but not limited to: credit bureaus, employers, financial institution assets, liabilities, income documentation and any other miscellaneous documentation required
- ❖ Coordinate with customer and residential mortgage and/or consumer lending department as needed to expeditiously complete the loan transaction
- ❖ Provide timely loan progress reports to the customer
- ❖ Achieve sales objectives by identifying, marketing and recommending bank products and services
- ❖ Work together in a team environment to provide superior member service
- ❖ Processing transactions efficiently and accurately
- ❖ Open accounts, process phone loan payments, and perform account maintenance
- ❖ Assist in daily banking operations such as vault balancing, teller transactions and ATM servicing
- ❖ Utilize problem solving skills to assist with member inquiries and concerns in a manner that align with Buckeye State Bank values
- ❖ Comply with applicable policies, procedures and regulations
- ❖ Perform any other duties assigned by the Branch Sales Manager as needed

Requirements for the Universal Loan Officer position:

- ❖ Acceptable and continued Nationwide Mortgage Licensing System (NMLS) registration
- ❖ A minimum of 2 years originating Conventional, FHA, VA, USDA and Portfolio loans
- ❖ Knowledge of FNMA, FHLMC, FHA, VA and USDA guidelines with the ability to keep informed and up-to-date
- ❖ Knowledge of local, state and federal mortgage lending and consumer lending banking laws (i.e. Truth-in-Lending, RESPA, TRID, Privacy and etc.)
- ❖ Previous banking experience is preferred.
- ❖ Strong communication and service skills
- ❖ Ability to work independently
- ❖ High school graduate or GED Equivalent

BSB offers competitive compensation, as well as incentives and a benefit package, including:

- ✓ Standard Paid time off!
- ✓ Your Birthday off as well as two floating holidays!
- ✓ Retirement - 401k!
- ✓ ***You will be a member of the Employee Stock Ownership Plan!!***
- ✓ Health Insurance with Vision and Dental!!
- ✓ Life Insurance!
- ✓ Disability Insurance!

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