Mortgage Loan Officer

Buckeye State Bank is an employee-owned, member-centric community bank, creating Raving Fans through the exceptional service we provide for them. 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 **Mortgage Loan Officer**. The Mortgage Loan Officer is responsible for the origination of residential mortgage loan volume while delivering exemplary member-service. The Mortgage Loan Officer will work closely with the processing and underwriting teams to ensure the accuracy and completeness of mortgage loan files. The position is also responsible for promoting the bank in the community and cross-selling other bank products and services such as Home Equity Lines of Credits and deposit accounts.

Key Responsibilities:

- ❖ **Education and Experience for Success:**
- ❖ Strong understanding of basic accounting principles, strong analytical skills.
- ❖ Strong knowledge of commercial and consumer lending practices, financial statement analysis, and loan documentation.
- ❖ Effective communication and interpersonal skills.
- ❖ Strong attention to detail and organizational skills.
- ❖ Ability to handle multiple tasks simultaneously and meet deadlines.
- ❖ Proficiency in Microsoft Excel and financial analysis software.
- ❖ Ability to learn new software and skills at a fast pace.
- ❖ Excellent communication and problem-solving skills.

Skills of the Mortgage Loan Originator:
- ❖ Successfully conduct a thorough initial applicant loan interview
- ❖ Input applicant details from the interview into a loan application through BSB loan origination software (LOS)
- ❖ Obtain, review, and understand consumer tri-merge credit reports once authorization has been received; understand risk-based pricing
- ❖ Gather and analyze all applicant's required documentation related to employers, financial institution assets, liabilities, income documentation and any other facet pertinent to the loan file
- ❖ Coordinate with customer and appropriate BSB departments as needed to expeditiously complete the loan transaction
- ❖ Provide timely loan progress reports to the customer
- ❖ Complete any other duties/goals/objectives assigned by employee's supervisor(s)
- ❖ Deliver exemplary member, vendor, and referral partner service, communication, and follow-up
- ❖ Commit to routine prospecting and other business development functions

Requirements for the Mortgage Loan Officer position:

- ❖ Acceptable and continued Nationwide Mortgage Licensing System (NMLS) registration
- ❖ Ongoing training to develop intimate knowledge of, but not limited to, product guidelines and updates of the following: Conventional/FNMA/FHLMC/FHLB, FHA, VSA, USDA, BSB portfolio
- ❖ Knowledge of local, state and federal mortgage lending and banking laws (RESPA, TRID, FACTA, FCRA, Reg E, etc.)
- ❖ Ability to work independently
- ❖ Proficient knowledge of the Microsoft Office environment (Outlook, Word, Excel, Teams, etc.)
- ❖ Aptitude for quickly learning and becoming proficient with new technologies and systems
- ❖ Ability to compose clear, succinct written communication, especially when involving technical and/or numerical data and advice
- ❖ 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!

Job Type: Full-time

Benefits:

- ❖ 401(k) matching
- ❖ Dental insurance
- ❖ Flexible spending account
- ❖ Health insurance
- ❖ Health savings account
- ❖ Life insurance
- ❖ Paid time off
- ❖ Vision insurance

Work Location: In person

If you are looking for an exciting and rewarding challenge – *Join the BUCKEYE STATE BANK Team!* **Interested?** Please email hrdepartment@JoinBSB.com with a copy of your resume.

Buckeye State Bank is an equal opportunity employer.

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Member
FDIC EQUAL HOUSING LENDER