



**POSITION:** *Mortgage Lending Officer*

**LOCATION:** South Bloomfield

**SALARY:** Commensurate with experience/Full-time salaried position with benefits

**GENERAL SUMMARY:**

- KNB is looking for an experienced Mortgage Lending Officer who will initiate the mortgage process for potential and current customers in the South Bloomfield and surrounding areas – preparing, analyzing, and verifying mortgage loan applications for the purchase or refinance of real estate.

**PRIMARY DUTES:**

- Meets with and interviews potential and current customers to understand their lending needs including first-time mortgages and refinance of existing loans.
- Explains the differences between and approval requirements of various types of mortgages; prepares and presents a lending package based on client specifications.
- Assists customers with completion of mortgage applications, inspecting completed documents for accuracy and thoroughness.
- Reviews loan applications, gathers credit histories and reports, and assesses applicants' capacity to repay and default risk.
- Based on predetermined requirements - assesses, and grants or rejects mortgage applications.
- Views or visits property for real estate purchase or refinance.
- Maintains knowledge of trends and developments in the local real estate market; current and predicted lending rates; and changes in rules, regulations, and best practices of various mortgages.
- Develops and maintains contact with local realtors, developers, and builders to promote and encourage the use of bank services for residential mortgages.

**MINIMUM QUALIFICATIONS:**

- College degree in Business or Finance preferred. Secondary market mortgage lending experience preferred. Minimum of 5 years residential lending experience and NMLS MLO registration required.

**OTHER REQUIREMENTS:**

- Excellent communication skills
- Excellent interpersonal and customer service skills
- Good Organizational Skills
- Ability to act with integrity, professionalism, and confidentiality
- Thorough understanding of the mortgage lending process
- Proficient with Microsoft Office Suite

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