

Full-Time Mortgage/Consumer Lender

Reports to the Isle Branch Manager

Pay Range: \$45,000 - \$65,000/year

First National Bank of Milaca (FNBM) is seeking a qualified candidate to fill a full-time Mortgage/Consumer Lender position at our Isle branch location. The primary responsibility of this position is to provide mortgage and consumer loan services to current and prospective customers by responsibly guiding them through the loan process, from application to closing. This person should fully understand mortgage and consumer related regulations, loan policies and procedures set forth by the bank and regulatory agencies.

Job Responsibilities include, but are not limited to:

- Meeting with new and existing customers, via phone and in person, to guide them through various loan programs based upon their financial needs
- Obtaining and analyzing financial information such as tax returns, pay stubs, etc
- Originating and evaluating mortgage and consumer loans according to bank/regulatory guidelines and standards
- Negotiating terms and conditions of loans with customers
- Maintaining good relationships with customers by keeping them informed throughout the loan process
- Communicating with related third parties such as appraisers, real estate agents, title companies, etc
- Monitoring and following up on the status of customer's portfolio after closing
- Cross-selling other loan or deposit products and services offered at FNBM
- Have the ability and confidence to both approve and deny loan requests
- Representing the Bank at various community organizations, meetings and events

Job Knowledge, Skill and Ability include

- Must be licensed as a Mortgage Loan Originator (MLO) per the S.A.F.E. Act
- Minimum 5 years of mortgage lending experience with a focus on mortgage relationships, origination, loan structuring and working with the secondary market
- Extensive knowledge of all mortgage products, services and compliance requirements, including RESPA, TILA, HMDA and Fair Lending Practices
- Proven relationship management and business development skills
- Excellent verbal and written communication skills
- Attention to detail and strong organizational skills

First National Bank of Milaca is an equal opportunity employer and offers a competitive salary and benefit package. Qualified candidates please contact Sara Welch at 320-983-1333 or sara.welch@fnbmilaca.com to fill out an application form.