



TITLE: Mortgage Loan Officer

SUMMARY:

Pentucket Bank is a highly rated, mutually owned community bank, providing full banking services to its customers. The Mortgage Loan Officer is a salaried position, responsible for the Origination of Consumer and Residential loans from various delivery channels. The incumbent is responsible for providing extraordinary customer service while adhering to State, Federal Bank and Secondary Market Guidelines. This position requires an ability to communicate effectively with prospective and current customers and to represent Pentucket Bank in a positive and professional manner. Expertise in Business Development and cross - selling Bank products and service is required.

DUTIES AND RESPONSIBILITIES:

Include the following, other duties may be assigned.

- Greets and welcomes customers to Pentucket Bank in a courteous, professional and timely manner, providing prompt, accurate and efficient service.
- Performs a loan interview via telephone, online or face-to-face while adhering to all Federal, State, Secondary Market and Bank guidelines.
- Cross sells and promotes Pentucket Bank's accounts and services.
- Ability to analyze credit reports and assist customers with basic credit issues.
- Ability to analyze income, asset statements and self-employed borrowers
- Work with First Time Homebuyers to educate and counsel through the buying process. Participation in Non-Profit State / City FTHB classes may be required.
- Generates a complete and accurate loan package to present for processing in a timely manner.
- Works with processing and underwriting to obtain documentation required for loan approval.
- Maintain an up-to-date and comprehensive knowledge on all related policies, procedures, and rules and regulations, including State, Federal, Secondary Market and Bank guidelines.
- Generates referral business through outside sales and develops a referral network with existing customers, past customers, attorneys, accountants and local real estate professionals.
- Represents the Bank at various community and civic events to enhance the Bank's image and support the Bank's commitment to the communities it serves.
- Must be able to comply with all requirements for Mortgage Loan Officers set forth in NMLS requirements.

GOALS AND EXPECTATIONS:

The incumbent will be assigned new mortgage origination goals, new Home equity line and loan origination goals, deposit money referrals, Commercial loan money or # referrals, and referrals to our investment advisor. Goal amounts will be assigned based on market territory and bank strategic goals.

EDUCATION and/or EXPERIENCE:

The ideal candidate will have a BA/BS degree with 2 years related experience and/or training; or equivalent combination of education and experience. Successful proven track record in closed sales required. Extensive knowledge of bank products and services required. Experience in various bank computer systems and

underwriting software programs is required. The candidate must be able to quickly learn Pentucket products and systems. NMLS Certification is required.

TECHNICAL SKILLS AND OTHER SKILLS:

Proficient in computer skills, word, excel. Experience with Mortgagebot and Loan Prospector a plus.

OTHER SKILLS or ABILITIES

Bilingual in Spanish is a highly preferred skill.

Ability to multi task and strong attention to detail required.

PHYSICAL DEMANDS:

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 stand; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; and talk or hear. The employee frequently is required to walk and stand. The employee is occasionally required to stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT:

Business banking environment. Professional demeanor is required at all times. The noise level in the work environment is usually moderate.

PENTUCKET BANK'S JOB DESCRIPTION ACKNOWLEDGEMENT FORM

I acknowledge that I have received a written copy of the job description for Mortgage Loan Officer, as set forth by Pentucket Bank. I understand the essential duties, responsibilities and standards that are required of me in this position.

Print Name: _____

Signature: _____

Date: _____