



JOB DESCRIPTION

POSTION TITLE: Residential Real Estate Lending Manager

REPORTS TO: SVP / Retail Branch Administrator

STATUS: Exempt/ Full Time

This position, as well as all NVB positions, is responsible for carrying out the Bank's mission statement:

"We will build better communities by helping our neighborhoods and small businesses grow and prosper through the delivery of quality financial services."

Essential Duties and Responsibilities:

- Develops and maintains extensive contact with realtors, realty offices, and other referral sources within a target market. In addition, manages NVB's mortgage originators contact with said referral sources.
- Solicits first mortgage loans. First mortgages include purchase and refinance transactions, as well as USDA Rural Development Loans, FHA, and VA Loans.
- Manages mortgage loan originators solicitations of first mortgage loans.
- Informs prospective loan clients of the financial institution's underwriting guidelines and applicable government regulations.
- Assists in the processing of all residential real estate loans which include residential loans from all mortgage loan originators.
- Personally, interviews all loan applicants.
- Knowledge of all residential real estate loan closing documents and processes
- Completes each loan application and all pre-processing functions in a timely manner.
- Handles the closings of all residential real estate loans on an individual basis or with a 3rd party settlement agency.
- Completes each loan application and all pre-processing functions in a timely manner to permit the loan estimate to be mailed within the requested three-business-day period.
- Screens loan requests based on financial institution policies and on types of loans offered by the institution.

- Orders credit reports, reference checks and other information as needed on residential loan applications.
- Personally, answers incoming phone calls and schedules appointments.
- Underwrites all residential real estate loans for North Valley Bank and obtains the proper approval or denial for each loan.
- Communicates complex approvals or denials to the borrower, real estate agent or builder.
- Maintains and submits a source-of-business log monthly to supervisor.
- Maintains and manages a source of business log for all mortgage loan originators.
- Works closely with NVB Processing Team in the ordering of titles examinations, flood determinations, all related inspections and the scheduling of closings.
- Works closely with the NVB Loan Servicing Team in relation to the ordering of construction inspections and draws.
- Reviews and manages NVB's approved appraiser list.
- Reviews and manages NVB's approved contractor list. In addition, reviews and recommends all new contractor applications.
- Works closely with VP/Retail Branch Administrator in reviewing NVB current loan rates and closing fees as well as competitor's loan rates and closing fees.
- Distributes market data, rate flyers and general loan information to the real estate community as directed by financial institution management.
- Promotes and participates in the financial institution's special credit program and other CRA programs.
- Understand and adhere to the responsibilities associated with BSA and AML in relation to job performed.
- Maintains the privacy of customer information and the security of all records.
- Adheres to organizational policies and procedures.
- Maintain extensive contact with customers, the public and the community, conducting relationships that will enhance the overall marketing effort of the bank.
- Work actively to promote a positive work environment.
- Conduct work relationships/interactions professionally with customers, supervisors, coworkers, and others:
 - Maintain high levels of confidentiality.
 - Conduct conversations in a professional manner.
 - Dress in accordance with bank policy.
 - Successfully attend and complete all mandatory and elective training.
- Participate in community organizations and events to enhance the image and reputation of the financial institution in the communities it serves or plans to serve.
- Assumes any and all other responsibilities assigned.

STAFF GUIDELINES:

All team members will commit and adhere to the bank's **CORE VALUES** while performing the essential duties and job responsibilities of the position:

- Accountability
- Community
- Communication
- Teamwork
- Integrity
- Knowledge

QUALIFICATIONS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience:

- Associate degree
- Preferred 3 years of experience originating Conventional Mortgage Loans
- Preferred 3 years of experience originating Mortgage Loans sold in the Secondary Market
- Preferred 3 years of experience originating USDA Rural Development, FHA, and VA Loans

Other Skills:

- Ability to work independently and in a team environment, with limited supervision, and be a self-starter.
- Must possess excellent organizational skills.
- Ability to react to stressful situations with professionalism while remaining calm.
- Must be tolerant of all personality types of clients, customers, employees, vendors, and others.
- Must have strong coaching and mentoring skills.
- Must have strong customer service skills.

Physical Demands:

- ❖ Must be able to sit, stand, and walk; reach with hands and arms; use hands; talk and hear; lift or move up to 25 pounds; may occasionally need to stoop or kneel.

The physical demands described here are representative of those that must be met by the employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform essential functions.

This job description has been read and approved by:

Employee Signature

Supervisor Signature

Date