



**CITIZENS NATIONAL BANK
JOB DESCRIPTION**

JOB TITLE: Mortgage Lender

DEPARTMENT: Lending

INCUMBENT: _____

SUPERVISOR: Senior Lending Officer or Regional Manager

FLSA STATUS: Exempt (Professional)

DATE: July 1, 2013

JOB PURPOSE

Serves as a market specialist for residential mortgage lending processes. Ensures market compliance with bank lending policies and procedures, particularly as it relates to residential mortgage lending. Responsible for maintaining a high level of expertise regarding RESPA and HUD regulations and requirements. Makes and services residential mortgage loans and maintains a high quality loan portfolio to minimize loss to the Bank. Exercises ongoing proficiency with both secondary market and in-house residential mortgage loans.

DUTIES AND RESPONSIBILITIES

1. Serves as the resident authority for residential mortgage lending for the designated market area or group of branch office(s). Maintains a highly specialized level of knowledge regarding current RESPA and HUD regulations and requirements. Attends specific and focused training and applies that training and knowledge to ensure the bank's compliance.
2. Acts as a lender of expertise with regards to Truth in Lending (Regulation Z) and other lending regulations.
3. Attains and exercises ongoing proficiency with both secondary market and in-house residential mortgage loans. Provides direction and guidance to other lenders in these areas.
4. Develops and originates a quality residential mortgage loan portfolio to obtain the bank's loan growth objectives. Accepts, counsels, analyzes, collects and reviews

- required documents to initiate the loan process. Monitors loan portfolio to correct loan document exceptions and services the loan portfolio to reduce past dues and charge offs.
5. Responsible for ensuring deposit growth to obtain the bank's deposit growth objectives by promoting the bank's products and services and making referrals. Monitors and makes decisions on assigned DDA accounts, if applicable, related to overdrafts, service charges, return items, charge backs, etc.
 6. Communicates and implements new ideas and marketing strategies within branch market area to improve sales, cross-sells, marketing, and staff development.
 7. Implements corporate culture through reinforcement of quality service and teamwork.
 8. Develops mortgage business through expansion, retention, and development strategies. Utilizes available and effective technology resources as appropriate.
 9. Provides effective training to peers regarding mortgage lending policies, procedures, regulations, laws, and technology.
 10. Ensures compliance with bank lending policy and procedures and regulatory procedures.
 11. Represents the bank in civic and community activities to promote the image of the bank in the branch market area.
 12. Works as a team member to maintain a high level of employee morale to minimize turnover and maximize customer service satisfaction.

CONTACTS

Daily contact with bank customers. Frequent contact with other branch and department managers and staff.

SPECIFIC REQUIREMENTS

1. Bachelor's degree or equivalent experience.
2. Eight years experience in a financial institution in a direct lending function.
3. Specialized and comprehensive knowledge of banking rules and regulations, particularly as it relates to residential mortgage lending.
4. Excellent oral and written communication skills.
5. Demonstrated experience in quality lending decision-making skills.
6. Excellent customer service skills.
7. Leadership and coaching skills.

PREFERRED REQUIREMENTS

1. Familiar with the bank's core accounting system.
2. Ability to work independently and as a team with excellent time management skills.
3. Knowledge of personal computer and related word processing and spreadsheet software.
4. Detail oriented.
5. Knowledge of various banking departments.
6. Management skills including organizing, planning, delegating and interpersonal skills.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment. Frequent motor vehicle travel required.

NOTICE

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

Employee	Department/Division Manager
Date	Date