

# Assistant Vice President of Mortgage Lending

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<b>DEPARTMENT:</b>	Mortgage Lending
<b>REPORTS TO:</b>	VP of Mortgage Lending
<b>SUPERVISES:</b>	Loan Department
<b>COMPANY CORE VALUES:</b>	<ul style="list-style-type: none"><li>▪ Respect/Golden Rule</li><li>▪ Commitment to Serve</li><li>▪ Flexibility</li><li>▪ Integrity</li><li>▪ Have fun</li></ul>
<b>JOB LOCATION:</b>	Rochester
<b>JOB SUMMARY:</b>	Assist Vice President of Mortgage Lending in providing operational leadership for the mortgage lending operations of the Bank while maintaining responsibility for mortgage loan production and credit quality. Assist in directing mortgage originators as well as helping to oversee the underwriting, processing, escrow, servicing, secondary market, and asset recovery functions. Work with VP of Mortgage Lending to ensure a consistent and growing interest income and fee revenue stream for the Bank through diversified mortgage loan types, products, delivery and servicing methods.
<b>MAJOR DUTIES &amp; RESPONSIBILITIES:</b>	<ul style="list-style-type: none"><li>▪ Responsible for the day-to-day leadership, management, and support of the mortgage lending function.</li><li>▪ Assist/lead mortgage lending officers and develop the necessary staff and processes to analyze, originate, and service a growing portfolio.</li><li>▪ Oversee the configuration and maintenance of the mortgage loan origination (LOS) system, Encompass. Develop more efficient processes and procedures.</li><li>▪ Ensure compliance with regulatory, state, federal, and policy requirements. Assist in developing, managing, and maintaining mortgage lending and credit policies and procedures.</li><li>▪ Facilitate improved efficiencies in workflows and processes across all mortgage loan product lines, functions, and branches.</li><li>▪ Oversee the quality control process and ensure audits are preformed timely and findings are communicated and addressed.</li><li>▪ Provide updates, guidance, and coaching to lending staff during monthly meetings and at other organized training events.</li><li>▪ Assist in leading and administering the loan committee process for mortgage loans, and serve on other committees as assigned.</li><li>▪ Lead the rate setting process for mortgage loans.</li><li>▪ Professionally represent the Bank in industry groups and within the Bank's markets. Be an active volunteer within the community.</li><li>▪ Assist in answering LO questions and assisting them with loan options and structure.</li><li>▪ Understand and approve partial releases.</li><li>▪ Assist customers with service calls.</li><li>▪ Assist with performance reviews of staff.</li><li>▪ Assist with all other projects, duties, and administration as assigned by the VP of Mortgage Lending.</li></ul>
<b>KNOWLEDGE, SKILLS, AND ABILITIES</b>	<ul style="list-style-type: none"><li>▪ Excellent organizational and people skills with the ability to supervise a large department.</li><li>▪ Strong oral and written communication skills. Ability to communicate with a wide variety of people using all mediums.</li><li>▪ Ability to remain focused and adapt quickly in a fast-paced environment.</li></ul>

**EDUCATION & EXPERIENCE:**

- Willingness to be an integral part of the lending team and uphold company Core Values to the highest standard.
- Computer skills including but not limited to word, excel, and adobe reader and acrobat.

High school diploma or equivalent.

Required 2-4 years of experience in mortgage lending, loan processing, or loan servicing.

Preferred 2-4 years of experience with Encompass or similar LOS.

**OTHER DUTIES:**

This job description in no way should be construed as a contract for employment. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

**COMPANY CONFORMANCE:**

In the performance of respective tasks and duties, the employee is expected to successfully perform quality work within deadlines with or without supervision, interact professionally with other employees, customers and suppliers; work effectively as a team contributor on all assignments and work independently while understanding the necessity for communicating and coordinating work efforts with other employees and organizations.

**PHYSICAL/WORK ENVIRONMENT:**

In the performance of respective tasks and duties, the employee is expected to successfully perform the essential functions of the position. Reasonable employee accommodations for physical or mental disabilities will be considered on a case-by-case basis. While performing duties, the employee is required to sit, talk, hear, lift up to 20 pounds, and may be required to work evenings and/or weekends, attend remote meetings and/or travel.

**FAIR LENDING & BANK SECRECY ACT:**

In the performance of respective tasks and duties, the employee is expected to maintain knowledge of and ensure compliance with Fair Lending, HMDA and Bank Secrecy Act regulations and all other regulatory, security and bank policies.

*First Federal Savings Bank is an Equal Opportunity Employer*