



RESIDENTIAL LOAN OFFICER JOB DESCRIPTION

Summary: The Residential Loan Officer is responsible for originating and managing residential mortgage loans while deepening customer relationships within the bank. This role combines strong lending knowledge with consultative sales skills to provide mortgage solutions, cross-sell bank products, and support overall portfolio growth. The officer will work closely with branch teams, commercial bankers, and referral sources to strengthen the bank's presence in the Southwest Florida community.

Role and Responsibilities:

- Originate residential mortgage loans (conventional, FHA, VA) while meeting production goals.
- Partner with branch managers, personal bankers, and commercial lenders to identify opportunities and cross-sell deposit accounts, home equity lines, and other banking products.
- Act as a trusted financial advisor, educating customers on mortgage options and the full suite of bank services.
- Build and maintain strong relationships with internal teams, realtors, builders, and community partners to generate referrals.
- Manage relationships with current Third-Party Originator companies to ensure smooth loan flow and compliance.
- Collect, review, and analyze customer financials and creditworthiness to ensure loans meet bank and regulatory standards.
- Prepare required disclosures and loan documentation in accordance with regulatory and bank requirements.
- Maintain thorough knowledge of bank policies, secondary market guidelines, and compliance requirements (including but not limited to TRID, RESPA, HMDA, and Fair Lending).
- Provide proactive communication and guidance to borrowers throughout the loan process, ensuring a high level of service.
- Participate in community events to increase visibility and promote the bank's mortgage services.

Qualifications and Education Requirements:

- Bachelor's degree in finance, business, or related field preferred; equivalent experience considered.
- 2+ years of residential mortgage lending experience.
- Current NMLS registration or ability to obtain registration required.
- Strong knowledge of mortgage products, compliance regulations, and bank lending policies.
- Sales-oriented with proven ability to generate new business and expand customer relationships.
- Excellent communication, customer service, and organizational skills.

Skills Required:

- Ability to identify cross-sell opportunities and refer customers to appropriate bank partners.
- Strong community presence with networking and business development skills.
- Deposit gathering skills for business and personal accounts is important.
- Analytical mindset for reviewing credit and financial documentation.
- Team-oriented with the ability to collaborate across bank departments.
- High integrity and commitment to compliance.