



## Mortgage Lender

Since 1993, American National Bank has been fueling opportunity for businesses in Northeast Wisconsin. Locally owned, the bank is incredibly responsive to clients and the community. The mission of the bank is to help business owners beat the odds by turning banking expertise into business advantages.

The American National Bank team strives to maintain a culture of excellence with high standards and values, along with opportunity for growth and involvement for employees. ANB is seeking a Mortgage Lender to join their growing team.

### **JOB SUMMARY**

This position is responsible for the origination of residential mortgage loans that comply with established loan quality and production standards. Emphasis is on the acquisition of new mortgage clients through the cultivation and development of key relationships within the industry and establishment of a referral network. The mortgage lender determines client financing objectives and provides high-level expertise and guidance on mortgage options, qualification, documentation requirements and terms. Identifies opportunities to expand client relationships and successfully makes referrals to complimentary business lines.

### **RESPONSIBILITIES**

- Develops and maintains relationships with business referral sources and existing and prospective bank clients, utilizing CRM to manage relationships.
- Interview mortgage loan applicants, appraise credit worthiness of request through established underwriting standards and make recommendations or approve according to approved lending limits.
- Responsible for the lending process from loan application to closing.
- Post-closing, the lender is responsible for the servicing of accounts, including the collection of delinquent accounts.
- Implement and maintain all areas of the MPF Program through FHLB.
- Participates in professional organizations and community events to enhance the bank's visibility and to further personal development.
- Meet individual growth goals for mortgage loans, deposits, and fee income.
- Identify cross-selling opportunities to expand client relationships.
- Participate in internal and external training and development opportunities as required
- Follow all bank policies, including but not limited to the Bank's Information and Security policy
- Responsible for an understanding of BSA/AML and OFAC policies at American National Bank Fox Cities, as it pertains to customer identification, beneficial ownership, identifying suspicious activity and reporting it to the BSA officer
- Participate in annual BSA/AML and OFAC training and additional training as it pertains to lending responsibilities
- Perform other related or assigned duties as required



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### QUALIFICATIONS

- College degree preferred
- Formal credit training with a minimum of 5 years residential mortgage lending experience
- Demonstrated success in prospecting, generating leads, closing business and consistently meeting or exceeding production goals
- Strong financial analysis, customer service and sales skills
- Excellent interpersonal, oral, and written communication skills
- Solid time management skills and the ability to organize, prioritize, and perform multiple tasks simultaneously
- Must be a self-starter and independent thinker with problem solving and technical research skills
- Proficient working with Microsoft Office and respective software programs
- Embraces the values: servant leadership, persistence, curiosity, growth and listening

American National Bank Fox Cities offers a competitive salary and a full comprehensive benefit package including health, life, dental, vision, health savings account, 401K, paid vacation and holidays.

American National Bank Fox Cities is an Equal Opportunity Employer that does not discriminate on the basis of actual or perceived race, creed, color, religion, alienage or national origin, ancestry, citizenship status, age, disability or handicap, sex, marital status, veteran status, sexual orientation, genetic information, arrest record, or any other characteristic protected by applicable federal, state or local laws.

The Bank will make reasonable accommodations, as required by law, for the known physical or mental disabilities of an otherwise qualified applicant, unless doing so would impose an undue hardship upon the Bank's business operations. An accommodation is not reasonable if, even with the accommodation, the employee is unable to perform essential job duties in a manner that would not endanger the employee's health or safety of the employee or others.