MARION COUNTY BANK
Serving You. Building Community.

Position: Residential Mortgage Loan Officer / Consumer Lender
Location: Knoxville Branch

Position Summary

Marion County Bank, a market leading, locally owned, community bank with branches in Pella, Knoxville and Melcher-Dallas, Iowa is seeking to hire a team-oriented Residential Mortgage Loan Officer/ Consumer Lender. This position is responsible for developing and originating a variety of residential mortgage loan and consumer relationships while delivering a high level of customer service. This position serves as a trusted resource for customers by identifying borrowing needs, recommending appropriate lending solutions, guiding applicants through the loan process, and ensuring compliance with all bank policies and regulatory requirements.

This role is expected to build and maintain strong customer and realtor relationships, support branch growth goals, and actively promote the bank's loan products and services within the community served by the Knoxville branch.

Principal Duties and Responsibilities

- Adhering to Marion County Bank's policies and supporting Management decisions and goals in a positive, professional manner.
- Representing Marion County Bank with a high level of integrity and professionalism.
- Maintaining knowledge and understanding of banking rules, regulations, laws and all policies and procedures pertaining to them including, but not limited to, the Bank Secrecy Act.
- Demonstrating a willingness to adapt to changing business needs and deadlines.
- Possessing a strong team-oriented, values-based work ethic.

Residential Mortgage Loan Officer Responsibilities

- Originate residential mortgage loans, including purchase, refinance, construction, home equity loans/lines and in-house mortgage products, as applicable.
- Guide applicants through the mortgage process from application through closing.
- Ensure all lending activities are performed in accordance with bank policies, underwriting standards, and applicable federal and state regulations.
- Maintain accurate loan files, system records, and supporting documentation.
- Collect, review, and verify required mortgage documentation, including income, assets, liabilities, appraisals, title work, and other supporting items.
- Provide timely updates to borrowers, real estate professionals, and internal staff throughout the mortgage process.
- Ensure mortgage files are complete and accurate and that disclosures are delivered within required timeframes.
- Develop referral relationships with real estate agents and other community contacts, as appropriate.

Consumer Lending Responsibilities

- Interview applicants to determine consumer borrowing needs and recommend suitable loan products.
- Accept, analyze, and process consumer loan applications, including unsecured and secured personal loans, vehicle loans, credit card applications, and other consumer credit requests.
- Gather and verify financial documentation necessary for underwriting and approval.
- Evaluate creditworthiness by reviewing credit reports, income, collateral, debt ratios, and related information.
- Communicate loan decisions, terms, and next steps clearly and professionally to applicants.
- Coordinate loan closings and ensure all required documentation is complete, accurate, and properly executed.
- Maintain ongoing relationships with existing borrowers and identify opportunities for additional services.

Customer Relationship and Business Development

- Build and retain strong customer relationships through responsive, professional, and knowledgeable service.
- Identify opportunities to deepen customer relationships by referring or cross-selling other bank products and services when appropriate.
- Participate in community activities, business development efforts, and branch initiatives that support loan growth and bank visibility in the Knoxville market.
- Assist customers with questions regarding consumer and mortgage products, loan payments, and general lending processes.

Skills / Qualifications

- Strong knowledge of consumer lending and residential mortgage lending practices.
- Ability to analyze financial information and make sound lending recommendations within policy guidelines.
- Strong interpersonal skills and the ability to build trust with customers and referral sources.
- Excellent verbal and written communication skills.
- High level of accuracy, attention to detail, and organizational ability.
- Ability to manage multiple files, deadlines, and customer relationships simultaneously.
- Working knowledge of regulatory requirements related to consumer and mortgage lending.
- Ability to exercise sound judgment and maintain confidentiality.

Education and Experience

- High school diploma or GED required
- Post-secondary degree in business, finance, accounting, or a related field preferred.
- 1-3 years' experience in consumer lending and residential mortgage origination strongly preferred.

Physical Demands

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

Disclaimer

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified. The employee may be required to perform other job-related duties as assigned. All requirements are subject to change and to possible modification to reasonably accommodate individuals with disabilities.

Equal Employment Opportunity Statement

Marion County Bank provides equal employment opportunity to all individuals regardless of race, color, creed, religion, sex, age, national origin, disability, veteran status, or any other characteristic protected by applicable federal, state, or local law.

TO APPLY:

Qualified candidates can send or email a cover letter and resume to:

Diane Roose, Marion County Bank

800 Main Street, Pella, IA 50219

droose@marioncountybank.com

No phone calls please