



Position: Real Estate Lender
Reports To: VP of Real Estate
Location: Idaho or Meridian offices

Position Summary

The position of Real Estate Lender will originate and service a variety of real estate loan products in accordance with the organization's Mission Statement and Core Values. The position requires the ability to work within the community to develop business relationships and grow the Bank's loan and deposit portfolio. Referrals of non real estate products such as consumer and commercial loans and deposit accounts are expected. When needed, this position will support consumer and commercial lending requests. The incumbent will also manage a loan portfolio to include maintenance, documentation, collections and analysis of credit risk. The position requires interaction with Bank lenders, vendors and customers, and other Bank personnel on a daily basis. The position reports to the VP of Real Estate.

Essential Functions

- Work with Bank customers to analyze needs, risk and loan structure
- Maintain communication with borrower throughout the loan process
- Application process; determine loan needs, terms and pricing, request necessary documents, provide borrower with an application package including a detailed checklist
- For construction loans, review and approve requested contractor
- Ensure compliance and disclosure requirements are met
- Work with loan processor to monitor loan documentation preparation and file exceptions. Ensure completeness of file and perfection of liens.
- Analyze financial and credit information
- In case of a loan denial, prepare documents and communicate with borrower
- Qualify loans for sale to secondary market
- Present loans to Loan Committee and Board of Directors as required
- Obtain mortgage insurance approval
- Close loans; schedule closing with the Title Company, Realtor and borrower, review documents and file prior to close, close the loan, and send hard file to Processor
- Amend, renew and extend loans specific to customer request and need
- Collect delinquent payments. Review large or difficult collections with Loan Committee and pursue legal remedies when necessary and authorized by Loan Committee. All loans past due 30 days or greater will be reported to Loan Committee and the Board of Directors.
- Participate in the Bank's Business Development Program

- Sell insurance (per license) and other bank products and services to include credit cards, merchant processing, consumer, real estate and deposit products, and technology enhancements such as on-line or mobile banking
- Maintain applicable knowledge of loan types, secondary marketing requirements for mortgage lending, Bank policies and procedures, regulatory compliance requirements and document legalities
- Maintain knowledge of banking products and services to cross sell to customers
- Provide exceptional customer service while maintaining knowledge of Bank policies and procedures, applicable laws and regulations/compliance requirements including but not limited to the Bank Secrecy Act, the Patriot Act and the Office of Foreign Assets Control

Additional Responsibilities

- Complete required education and compliance training annually
- Develop and maintain file documentation, working any exceptions related to compliance or missing documentation to include ordering title insurance or flood certifications, inspections of construction projects
- Approve construction draws and monitor construction expenditures compared to budget
- Membership in various Bank committees to include Business Development, Sales and Incentives, Compliance and others as assigned
- Assist with operational activities/projects as requested
- May be asked to open or close Bank
- Provide input into policy setting
- Approve/authorize customer transactions as needed
- Represent the Bank in community activities
- Participate in a minimum of two Heritage Club events annually
- Participate in two Highlander Cross Country or Track events annually

Skills and Competencies

- Bachelor's Degree in business, finance or related field desirable
- Previous lending experience required – generally 2 years minimum
- Computer proficiency required – ability to use internet, email and Microsoft Office Word and Excel
- Must be bondable
- Must be able to conduct oneself in a manner that promotes trust in the individual and our organization.
- Must maintain confidentiality at all times due to the nature of information about customers and transactions
- Work cooperatively and respectfully with all Bank Team Members
- Self directed – must be able to fulfill the responsibilities of the position with minimal supervision
- Must be able to prioritize and organize responsibilities to maximize productive results

Physical Demands

- Normal office environment
- Extended PC viewing, keyboarding with periods of sedentary work
- May be required to stoop, kneel, stand, walk, talk, hear, reach with hands and arms

- May be required to occasionally lift/move up to 30 pounds
- Travel may be required within market area

The physical demands noted above are representative of those that must be met by an employee to successfully perform the essential function of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Levels of Experience and Scope

Real Estate Lender:

1-5 years experience
 Portfolio: \$1 - \$10 million
 Licensed for all insurance product sales
 Quality and Compliance standards met/consistently upheld
 Competency standards achieved and tested
 NMLS License in accordance with the SAFE Act (required)
 Notary

Senior Real Estate Lender:

5 plus years experience
 Portfolio: over \$10 million
 Licensed for all insurance product sales
 Quality and Compliance standards met/consistently upheld
 Competency standards achieved and tested
 May provide back up for commercial lending requests
 NMLS License in accordance with the SAFE Act (required)
 Notary

Employee Signature

Date