FOUNDERS Bank&Trust

JOB DESCRIPTION

JOB TITLE:	VP, Group Manager Mortgage Lending	**DATE:**	January 25, 2013
DEPARTMENT:	Mortgage	**REVIEWED BY:**	Chief Lending Officer

GENERAL SUMMARY:

All positions at Founders Bank & Trust require a high level of commitment to exceptional client service and client relationship development. All Bank employees must be enthusiastic about this commitment and exhibit it at all times. The Vice President, Group Manager Mortgage Lending is primarily responsible for managing and developing the mortgage sales team of the Bank. Depending on experience level, this position may supervise mortgage operations.

ESSENTIAL FUNCTIONS:

Leadership

1. Energetically develops a 'raving fans' environment when dealing with internal and external clients.
2. Takes a leadership role in the development, implementation and updating of a mortgage strategic plan, with focus on profitable growth and exceptional service. Accountable for mortgage department revenues, credit quality and overall financial results.
3. Responsible for recognizing and rewarding employees for accomplishments; providing employees timely, candid and constructive feedback; developing employees to their full potential and providing challenging opportunities that enhance employee retention and work satisfaction.
4. Recruits new originators on a ongoing basis, developing the appropriate talent pool to ensure adequate bench strength and succession planning.In conjunction with the strategic plan and budget establishes department and individual goals. Communicates and motivates employees to achieve goals.
5. Initiates ongoing training to support employees regarding loan types, underwriting guidelines, compliance, etc.
6. Develops and maintains close relationships with other lines of business to ensure coordination of services and effective business development.
7. Participates in Senior Management meetings as requested potentially including: Technology, Strategic Planning, Board Meetings, Compliance, and others as needed or as invited.

Business Development and Community Involvement

1. As time allows, engages in some personal mortgage production, to ensure a direct understanding of the competitive environment and engender rapport with producers.
2. Plays a leading role in product development efforts.
3. Makes cold and warm sales calls to new prospects including real estate agents, builders, financial planners, CPA's, mortgage brokers, or attorneys. The outcome of which is to effectively develop new referral relationships and new business to the Bank.
4. Interviews loan applicants and collects pertinent information with a proficiency in all loan types including secondary market mortgage, home equity, lot, bridge and construction.
5. Gathers information, analyzes and recommends credit decision on portfolio loans by reviewing file, and assisting in preparing write-up for loan file.

This job description reflects the general details of the specific job identified and is not necessarily a complete listing of all the frequent and infrequent essential functions that may be involved in the job.

All employment with Founders Bank & Trust is at-will, which means that the company has the right to terminate employment and compensation at any time and for any reason, as does the employee. Nothing contained herein is intended to create any contractual obligation. No one other than the Board of Directors may make any contrary commitments.

6. Inputs loan applications to origination system and runs automated approval.
7. Participates in and assumes a leadership role in community affairs to increase the Bank's visibility and enhance new business opportunities.
8. Cross sells other bank products and services including; deposit accounts, consumer loans, commercial loans and trust services.

Compliance

1. Responsible for compliance matters under their supervision. Keeps abreast of industry changes, proactively recommending and implementing changes that enhance profitability and service delivery.
2. Accountable for departmental compliance with all relevant industry federal and state laws and regulations.
3. Reviews, updates and/or adds department policies and procedures as regulations change and as appropriate. Ensures policies and procedures are effective, understandable and followed by the mortgage origination, operations and processing teams.
4. This list of essential functions is not complete and will be supplemented as necessary.

KNOWLEDGE, SKILLS, AND ABILITIES:

1. Excellent leadership skills with proven success in managing others and building a team with a focus on mentoring and rapport building. Skilled in allowing strong producers to work with autonomy, while ensuring support and accountability.
2. Ability to establish self as a leader and be recognized by others as a leader.
3. Superior experience and in-depth knowledge of mortgage banking including; portfolio management and growth, sales techniques and legal and regulatory areas applicable to mortgage lending.
4. Entrepreneurial business management orientation and sales planning skills.
5. Superior communication skills (verbal, written and presentation) with the ability to interact professionally with employees, clients, vendors and the community.
6. Ethical with the ability to be decisive and exercise sound judgment in directing client relations and business development to promote overall business growth.
7. Excellent problem solving and negotiation skills with the ability to achieve desired result while maintaining positive employee and client relations.
8. Proven analytical skills.
9. Proven project management and organizational skills with demonstrated success in handling multiple high priority projects.
10. Advanced computer skills with detailed and extensive experience using Outlook, Word and Excel.
11. Ability to meet attendance requirements; this position is exempt from overtime (exempt).
12. Excellent credit history.

WORK ENVIRONMENT:

A clean office environment consisting of open work areas. Ability to travel to and work in the client's place of business.

PHYSICAL DEMANDS:

Ability to move about the office effectively. Ability to effectively use all tools and equipment needed. Must be able to lift items up to 15 pounds.

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MINIMUM POSITION REQUIREMENTS (Education, Experience, and Certification):

1. Bachelor's degree or equivalent experience.
2. Minimum 8 years experience with secondary market mortgage guidelines and underwriting requirements.
3. Sales management experience preferred.

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