



JOB DESCRIPTION

RETAIL LENDING OPERATIONS MANAGER

Department: Retail Lending

Level: E-6

Reports To: SVP/Retail Lending Manager

Date: December 2018

OVERVIEW:

Develops and manages the Bank's retail loan origination processing support personnel and software functions in conformance with established Bank policies and procedures.

PRIMARY ACCOUNTABILITIES / RESPONSIBILITIES:

Performs any functions necessary, within scope of authority and expertise, to provide the highest level of service and responsiveness to customers.

1. Develops and ensures the effectiveness of the processing function of the Retail Lending department. Manages staff, conducts periodic performance reviews and provides training and guidance as needed to ensure outstanding customer service and Loan Officer support.
2. Coordinates training for processing and closing functions in conjunction with Sales as it relates to loan processing and the effective use of the front end system.
3. Analyzes and implements integrated project requests, process enhancements and software upgrades to multi user systems for retail loan processing for the institution. Utilizes third parties for system changes as needed.
4. Monitors pipeline of loans sold to investors and works with processing staff and Retail Lending Secondary Marketing Manager to ensure delivery in a timely manner to avoid monetary penalties. Works with processing staff and Underwriting to ensure compliance with investor requirements.
5. Acts as back-up for monitoring rates for secondary market activities and updates as necessary. This includes setting rates, executing forward put commitments and purchasing TPO loans.
6. Assists in performing IT risk assessments and analysis of new software.
7. Updates various departmental manuals for lending processing, compliance and resource tools for bank-wide use.
8. Performs on-going website development and maintenance for compliance online retail lending

initiatives. Third party support is available as needed.

9. Performs data integrity check on new mortgage and loan products across all internal and external platforms for regulatory compliance.
10. Integrates purchased and new products into system upload information.
11. Coordinates with lending software vendors to help maintain current versions of supported loan programs and bank policy standards.
12. Creates and update various forms for compliance with appropriate software programs.
13. Creates and prepares reports for branches and management.
14. Works with Secondary Market Manager and Underwriting Manager to communicate with bank lending staff regarding policy changes relating to the Retail Lending department.
15. Promotes the Bank's products and services and maintains an active participation in community affairs.
16. Responsible for adhering to bank policies and procedures related to regulatory compliance requirements applicable to the job function.
17. Performs related and unrelated duties as may be required.

POSITION REQUIREMENTS:

Bachelor's degree and three to five years' experience in loan banking preferred. Must be detail-oriented and possess strong analytical skills. Must have the ability to work independently and meet project deadlines. Excellent verbal and written communication skills required. Maintaining utmost confidentiality on various projects required. Advanced PC skills including Microsoft Office 2010, as well as advanced experience with spreadsheet and various database programs required. Database development and management experience preferred. Secondary market experience preferred.

SUPERVISORY SCOPE:

3 – 7 direct reports.

INDEPENDENT ACTION:

Performs work within established guidelines and according to specific procedures. May resolve some problems rather than referring them on.

COMPLIANCE:

Responsible for adhering to Bank policies and procedures relating to regulatory compliance requirements applicable to the job function including but not limited to the Bank Secrecy Act, Anti-Money Laundering, and Fair Lending.

