

**Residential Loan
Officer**



JOB TITLE: Residential Lending Officer

REPORTS TO: SVP, Chief Lending Officer

DEPARTMENT: Residential Lending

Position Summary: Under the general direction of the SVP, Chief Lending Officer, originates mortgages and participates in business development activities to ensure attainment of Bank loan origination goals and achievement of other Bank objectives through sales or referral activities. Ensures loan quality meets underwriting standards and that loans are in compliance with Bank policies and procedures, regulatory requirements, and secondary market guidelines. May participate in internal standing committees or ad-hoc committees, as identified. Participates in general Bank management activities.

Responsibilities:

- Originates residential mortgages and ensures loans comply with regulatory, Bank policies and procedures, and secondary market guidelines. Seeks out lending opportunities through business development and community outreach activities.
- Deals with all parties that may be involved in mortgage origination-related activities, including customers, realtors, PMI companies, attorneys, investors, etc.
- Explains, promotes, sells, and/or cross-sells products and services based on customers' needs and meets or exceeds defined individual sales, referrals, and service goals.
- May help to train or mentor more junior staff members to ensure smooth and effective flow of work, and provides guidance and direction as needed.
- In conjunction with the SVP, may participate in development of lending products and/or pricing decisions. Keeps abreast of competition and reviews products and rates on a regular basis.
- Participates in the development or revision of Bank policies and procedures for the Residential Lending Department. Ensures all residential lenders are trained on any new or updated Bank or regulatory policies and procedures.
- Keeps abreast and maintains knowledge of regulatory compliance issues within functional responsibilities.

Residential Loan Officer

- Makes periodic presentations to management and/or the full Board regarding loan recommendations, new products, or policy/procedures
- Participates in, serves on, or prepares management reports for a number of internal committees, including CRA, SBLI, ALCO, etc. Participates with Bank management on FDIC and State Examines.
- Pro-actively supports the Bank's CRA program by providing active and direct outreach to the community to determine needs and develop programs in response to those needs.
- Actively participates in community activities and organizations, represents Dime Bank in a favorable and professional manner, and encourages the same from staff.

Knowledge, Skills, Requirements:

Requires a Bachelor's degree in a related field of study or parallel experience in banking and adherence to the bank's training policies and requirements. Strong knowledge of Federal, State, and internal Bank regulations and policy.

- Adhere to compliance of all applicable Federal and State bank regulations, as well as Dime Bank policies and procedures
- Excellent communication and leadership skills, and a demonstrated ability to interact well with all levels of personnel
- Ability to prioritize, handle multiple tasks, and work independently

Physical Demands and Condition Requirements:

- General office environment

Equipment Used:

- General office equipment, i.e., calculator, photocopier, etc.
- Computer

ADA: The employer will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.

Send resume and confidential cover letter to careers@dime-bank.com

Territories available beyond Dime Bank's branch network.