

Commerce State Bank

Mortgage Loan Officer

Who We Are

Bank on the power of Unbeatable.

Commerce State Bank was born out of frustration of how banking got done. We know because we're bankers and it frustrated us. To succeed in business or in personal finance, you need the best and most trusted resources – an **unbeatable** blend of experience, speed and the best rates.

Our goal is to offer our clients just that – **the power of unbeatable**.

Commerce State Bank is made up of local people with a world of expertise. These are people from your community who you can trust to work with you to accomplish your goals in your timeframe. We understand the challenges that face local businesses and the concerns of local people because that's who we are. We currently have locations in West Bend, Cedarburg, Elm Grove & Sheboygan, Wisconsin.

Mortgage Loan Officer

We are currently searching for the right candidate to add to our mortgage lending team. The positions can be based in West Bend, Cedarburg, Elm Grove or Sheboygan. The Mortgage Loan Officer is responsible for managing existing client relationships as well as actively seeking and developing new relationships. Responsible for the origination of residential mortgage loans, home equity loans and consumer loans while cross-selling the bank's deposit products to satisfy customer needs, meet established lending guidelines and provide maximum profitability to the bank with a minimum level of risk. This includes obtaining loan applications as well as coordinating and assisting in the processing and closing of loans. Responsible for maintaining a quality loan portfolio through proper underwriting and diligent collection efforts to minimize delinquency and charge-offs.

Requirements

The ideal candidate will have:

- Bachelor's degree in finance, business administration or a related field of study
- Five or more years of selling a business strategy or intangible service or three or more years of experience in residential mortgage lending; or equivalent combination of education and experience.

- Currently have or the ability to obtain an NMLS designation via the National Mortgage Licensing System & Registry.

Additionally, to be successful in this position the ideal candidate will possess:

- Excellent prospecting and new business development skills and the ability to develop strategic partnerships with small business owners
- Ability to communicate effectively and professionally with a variety of people, both written and verbal.
- Ability to plan, prioritize and organize work effectively.
- Ability to work effectively under pressure and meet time deadlines.
- Ability to make logical decision and carry out decisions made.
- Ability to work effectively and non-defensively with a variety of personalities
- Enjoys working with customers and demonstrates excellent interpersonal skills
- Working knowledge of computers and business software (Excel, Word) and the ability to learn proprietary software. Ability to utilize Loan Origination Software preferably prior experience with Encompass and MortgageBot. Ability to operate general office equipment.
- Close attention to detail and accuracy
- Ability to safely operate a vehicle and travel to customer sites
- Ability to be an attentive and active listener

We offer an excellent compensation and benefits package that includes health, dental, life, disability, 401(k), paid time off and paid holidays.

For more information about our Bank, please visit our website at www.commercestebank.com.

Commerce State Bank is an FDIC member and is therefore considered a federal contractor. All qualified applicants will receive consideration for employment without regard to their race, color, religion, gender, national origin, disability or protected veteran status. It is requested that priority referrals for protected veterans be sent directly to the bank by the state employment service delivery system for any applicable openings.

Please send cover letter, resume & salary requirements to hr@commercesb.com

Equal Opportunity Employer M/F/Disabled/Vet