



Regional Loan Officer

Full Time

Queenstown, MD

The Regional Loan Officer (RLO) is responsible for soliciting, negotiating and underwriting residential mortgages (TRID loans), consumer loans, routine commercial loans and commercial mortgage loans in compliance with the Bank's policies and regulatory requirements. The RLO will support the retail branch network of the Bank by covering all commercial and residential mortgage loans and all other loan requests over and above the approval levels of the Branch Manager. The incumbent will conduct interviews with prospective borrowers in order to determine customer needs. The RLO will analyze financial and credit information, determine financing objectives and will advise customers of products and pricing policies and guidelines. The incumbent will promote quality loan customer service and cross sell other banking products including deposits. The incumbent will engage in business development opportunities and develop good customer relationships. The RLO is responsible for all aspects of the customer relationship for all loans within their portfolio. The RLO will work closely with the CEO, Chief Credit Officer, Senior Lending Officer, Loan Administration Manager, Loan Operations Manager, Loan Assistant/Portfolio Manager, Credit Analysts and Loan Specialists to manage loan quality and ensure compliance with all Bank policies, procedures and related laws and regulations. The incumbent may serve on the Officers Loan Committee and other internal committees, as assigned.

Qualifications include:

- High school diploma or general education degree (GED), and one to three years related experience and/or training.
- Mortgage or commercial loan processing experience, this includes an understanding of loan documentation and verifying documentation for commercial entities.
- Superior customer service skills.
- Ability to actively engage in necessary communications with both internal and external customers.
- Provides outstanding customer service (to both internal and external customers); follows through on responsibilities to customers.
- Thorough knowledge of State and Federal mortgage regulations to maintain loan file compliance.

Work Environment:

- Ability to perform activities required of position, including travel to branch and customer locations.

Please email resume or completed application to HR@queenstownbank.com.

Queenstown Bank is an Equal Opportunity / Affirmative Action Employer

Just the bank you need.™