



Position: Mortgage Loan Officer

Location: Manhattan, KS

Our Corporate Values and Beliefs

These values are core to our relationships that we build with each stakeholder (our customers, our employees, our community, our vendors and our stockholders):

- Integrity: Integrity is the cornerstone of ESB Financial - treating everyone honestly and fairly.
- Excellence: Consistent and reliable delivery of financial services that exceed stakeholder expectations.
- Success: ESB Financials success depends on our genuine interest in helping our clients achieve their goals.
- Community: Commitment to the well-being and quality of life in the areas we serve.

Our Vision

We help every client achieve their dreams.

Our History

The Wayman family has been serving the banking needs of Kansans since 1901. We are proud to be a family-owned bank that has a tradition of helping our family, friends and neighbors through four generations.

EOE/AA/Veterans/Disabled

Role:

As a Mortgage Loan Officer, the employee's primary duties involve procuring and originating consumer-based residential mortgage loans. Employee will solicit, receive, and originate applications for the extension of credit to purchase and refinance 1-4 unit residential properties, secured by a first-lien mortgage or deed of trust, and provide supporting service to consumer applicants. Ensures exceptional customer experience by overseeing loan processing from origination to closing, and providing on-going communication to customers.

Essential Functions & Responsibilities:

- Consult with clients about their current and future needs and goals.
- Advise and educate clients about the home purchase or refinance process, and how to better manage their mortgages by discussing loan terms, rates, fees, and other costs.

- Gather consumer information and apply skill and experience to put clients in the best financial status possible.
- Take and receive applications for credit.
- Initiate the loan process and manage application from file start to closing using various systems.
- Assist and communicate with clients throughout the loan process.
- Confer and meet with customers during various stages of the loan process as needed.
- Utilize materials, reference tools, and other resources to provide accurate and up-to-date loan program/policy information to clients and business partners.
- Provide complete loan applications and supporting documents
- Promote self and ESB Financial to grow market share and achieve production goals.

Performance Measurements:

- Embrace the Bank's Core Values and Behaviors to Live By.
- Produce assigned loan volume (dollars and/or numbers).
- Insure that all approved loans comply with established loan standards.
- Maintain the designated delinquency rate.
- Make quality client calls and referrals.
- Cross-sell solutions with each loan made.
- Maintain a professional, courteous, and friendly atmosphere for customers and co-workers.

Knowledge and Skills:

Experience Five to ten years of lending experience.

Education A College degree in a related field.

Interpersonal Skills Self-starter, detail oriented, excellent communication (verbal and written) skills, PR skills, strong work ethic, organizational skills, and ability to use related software

- Other Skills
- Extensive knowledge of agricultural, commercial and real estate lending practices and procedures. Experience in analyzing business financial statements and assessing the viability of the business.
 - Demonstrated ability to manage personal finances.
 - Current NMLS#, or eligibility to apply for and obtain a NMLS#.
 - Intermediate knowledge of office practices and procedures.
 - Intermediate computer skills.
 - Effective in-person and phone etiquette skills.
 - Communicates effectively in both written and verbal form.
 - Capacity to maintain confidentiality of work-related information and materials.
 - Must establish and maintain effective working relationships with co-workers and service providers.

Preferred Skills

- Familiarity with Encompass. Able to maintain social media websites.
- Excellent customer service skills.
- Delivers superior customer service results at all stages of the loan process.
- Familiar with loan products and programs of FNMA/FHLMC/GNMA/FHA/VA/USDA.
- Experience with down payment assistance bond.
- Drive and motivation to build business in a team support environment.

EOE/AA/Veterans/Disabled

Send resume including salary requirements to ESB Financial, Attn: Kathy Patton, VP Human Resources, P O Box 807, Emporia, KS 66801 or email HumanResources@esbfinancial.com