

Position: Loan Officer
Location: Will County, IL
Wage/Salary: \$71,586 - \$89,483 annually

To apply: Visit the employment section of our website at: www.homestarb.com to fill out our online application.

Position Summary: Manage a customer portfolio and build customer relationships through customer contact. Originate loans for new and existing customers and refer other HomeStar Bank & Financial Services products/services based upon their needs.

Principal Duties and Responsibilities: The listing below is intended to describe the general content of basic requirements of this job. It is not intended as an all-inclusive description of duties, responsibilities or requirements.

1. Originate mortgage and consumer loans.
2. Seek out new opportunities for business development and coordinate capitalizing on them with Business Development Officer, Loan Officers and Marketing.
3. Identify and evaluate new product opportunities and maintaining a competitive product and price mix for the Bank.
4. Developing business by participating in calling contacts, attending events, accepting of new customers.
5. Fielding customer inquiries regarding loans and discussing various loan products available that meet their needs.
6. Prepare closing documentation and conduct closing with customers.
7. Understand the underwriting process to assist in approving or denial of loans.
8. Identify and evaluate new product opportunities and maintaining a competitive product and price mix for the Bank.
9. Ability to identify referral and cross sell opportunities and present HomeStar products/services to fit these needs.
10. Understand various financial statements and data to determine qualifications for a loan.
11. Gather and ensure completion of all loan documentation and disclosure review is held with customer.
12. Ensure regulation guidelines are adhered to by understanding regulations and following policies and procedures.
13. Utilize computer to access and review customer information, create document.
14. Achieve annual referral expectations for the Bank.
15. Responsible for adhering to all applicable laws and regulations including the Bank Secrecy Act.
16. Other duties as assigned.

Education and Experience Requirements:

1. Must have established experience visiting outside contacts to develop new loan origination relationships.
2. Requires a bachelor's degree in area of specialty and/or 7 years of lending experience.
3. Specialty lending experience preferred (e.g. Rural development, FHA, VA.)

Skills and Abilities:

1. Honesty
2. Team player
3. Thorough knowledge of all areas of mortgage and consumer lending including products, origination, underwriting, processing and administration.
4. Excellent communication skills both verbal and written
5. The ability to lead a team by example
6. Functionality and operation of Microsoft Windows, Word and Excel
7. Knowledge of ITI system

Physical Requirements:

1. Computer use up to 7 hours a day
2. Lifting of weights up to 20lbs

***HomeStar is an Equal Opportunity /Affirmative Action Employer,
Minority/Female/Disabled/Veteran.***