



IDAHO FIRST BANK

PEOPLE FIRST. COMMUNITY FIRST.

Location

Ketchum, Idaho

Standard Hours

40

Full-Time/Part-Time

Full-time

Reporting To

Mortgage Sales Manager

Compensation

\$60,000- \$70,000 + commission

Job Description

The Ketchum branch of Idaho First Bank is looking for a Residential Mortgage Lender. This successful candidate will be responsible for soliciting, negotiating, underwriting, and coordinating the closing of complex residential real estate loans in compliance with the Bank's lending policies and procedures.

This person will develop business checking and deposit relationships with customers; and promote business for the Bank by maintaining good customer relationships and referring customers to appropriate staff for new services. This includes, but is not limited to, working closely with current and prospective clients regarding their individual applications and requests and reviewing ongoing accounts to ensure that maximum levels of quality and security are maintained.

This position adheres to Compliance standards with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

Essential Functions

- Engages in business development activities and solicitation of new business; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services.
- Interviews and evaluates prospective applicants and requests specified information related to loan or credit application; corresponds or re-interviews applicants to resolve questions regarding application information.
- Gathers and analyzes all information necessary to determine creditworthiness of the customer. Negotiates loan terms and conditions; approves loans within established lending limits or refers and recommends acceptance to the underwriter.
- Explains loan disclosures and loan process, sets proper expectations. Collects documentation required for loan from customer, Realtor, or other related parties, delivers loan decisions.
- Understands loan programs including Fannie Mae, Freddie Mac, FHA, VA, USDA and portfolio products.
- Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
- Develops and maintains knowledge of financial industry, economy, market conditions, rates, vendors, and competition.
- Cross-sells the Bank's other products and services, referring customers to appropriate staff as indicated.
- Consistently applies superior decision-making techniques pertaining to inquiries, approvals and requests as they apply to existing policies and procedures, keeping within assigned approval limits and using these instances as learning tools for employee development.



IDAHO FIRST BANK

PEOPLE FIRST. COMMUNITY FIRST.

Education and Experience Requirements

- Effective oral, written, and interpersonal communication skills with the ability to carry out instructions, interpret documents, understand procedures, write correspondence, and speak clearly to customers and employees.
 - Effective follow up system, and good time management.
 - Ability to deal with difficult problems involving multiple facets and variables in non-standardized situations.
 - Ability to work with general supervision while performing duties.
 - High school diploma and **three (3) years** of related experience and/or training; or the equivalent combination of education and experience. (*Work related experience should consist of real estate courses preferably related to a financial institution. Additional educational experience, through in-house training sessions, and/or formal school or financial industry related curriculum, should be real estate, business or financial industry related.*)
 - A high level of sales and marketing experience calling on Realtors, Builders, and Financial Planners required
-

About IFB

Idaho First Bank (IFB) is a full-service state-chartered community bank established in October 2005 and headquartered in McCall, Idaho. Known for its People First, and Community First motto, IFB serves the greater southwest Idaho communities with five additional branches located in New Meadows, Eagle, Ketchum, Nampa, Boise, and a Loan Production Office (LPO) in Bend, Oregon. Idaho First Bank is a member of the FDIC and an Equal Housing Lender. For more information, visit us at www.idahofirstbank.com

Applications and resume should be submitted to HR@idahofirstbank.com
AA/Equal Opportunity Employer