Position Title Corporate Retail Loan Underwriter		
Reports To: Chief Retail Lending	Classification: Non-Exempt	Department: Loan Servicing
EEO Category: Administrative Support Workers		
Supervises: None	Location: Harmon Highway	Status: Full Time

Job Summary

Make prudent credit decisions within the bank's approval/exception guidelines, in compliance with all state and federal regulations, and in adherence to all MCB practices, policies, and procedures. Review loan requests for income, credit history, debit ratios and savings, while ensuring buyer's debt does not exceed acceptable limits as determined by the loan program guidelines.

Essential Duties & Responsibilities

- Interview applicants and request specified information for residential loan applicants
- Analyze applicant's financial status, credit and property evaluation to determine feasibility
- Evaluate loans in order to maximize organizational profit and minimize risk or loss
- Submit applications to the Credit Analyst for verification and recommendation
- Approve loans within specified limits or refer loan to loan Committee for approval
- Answer telephone and written inquiries concerning loan processing information

Supervisory Requirements

Personnel Management: This position has no supervisory responsibilities.
Process Management:

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- The physical activities of this position may include climbing, reaching, standing, lifting, talking, hearing and performing repetitive motions.
- Medium exertion; exerting up to 50 pounds of force occasionally, and or up to 20 pounds of force frequently, and or up to 10 pounds of force constantly to move objects.
- The worker is required to have close visual acuity to perform an activity such as: preparing and analyzing data and figures; viewing a computer terminal.

Work Environment

The work environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- The noise level in the work environment is usually moderate.
- Employees, who work 7 ½ continuous hours or more, must take a 30 minute uninterrupted lunch break no later than 5 hours after beginning their work day

Education and Qualifications

Essential:

- High school diploma or equivalent
- Attend MCB loan meetings as scheduled
- Attend loan overview course
- BSA and other Bank related training through BAI is required annually

Desirable:

- Bachelor’s degree in area of specialty

Experience

Essential:

- Knowledge of customer service principles
- Relevant computer skills

Desirable:

Licenses and Certifications

Essential:

Desirable:

This job description is not an employment contract, implied or otherwise; therefore, employment relationship remains "at-will."

Employment Acknowledgement

I have read and understand the duties, responsibilities, qualifications and demands required of this position and acknowledge that Morton Community Bank may change or modify the position at any time, for any business reason.

Likewise, I understand that these are not the only duties to be performed by me while working for Morton Community Bank and that I will be required to follow instructions and perform duties required by my supervisor.

_____ _____

Employee Signature Date

Equal Opportunity Employer: disability/veteran