

bankcda

**912 Northwest Blvd
Coeur d'Alene, ID 83814**

Mortgage Loan Officer

About Us:

At bankcda, we pride ourselves on providing personalized banking services that support and grow with our community. We are a locally owned and operated institution, committed to delivering the highest level of customer service and financial solutions for individuals and families. Join us in making a lasting impact on the financial success of our neighbors.

Position Overview:

We are seeking an experienced and self-motivated **Mortgage Lender** to join our dynamic team. The ideal candidate will have a deep knowledge of mortgage lending products, a passion for building lasting client relationships, and a commitment to delivering exceptional service in a small community bank environment.

In this role, you will be responsible for managing the entire mortgage loan process, from prospecting and pre-qualification through to loan closing, all while ensuring compliance with regulatory standards. You will be instrumental in contributing to the growth and success of our mortgage lending business and fostering relationships with clients in our community.

Key Responsibilities:

- **Client Consultation:** Engage with clients to assess their mortgage needs, providing expert guidance on loan products and options.
- **Loan Origination:** Manage the loan origination process, including loan applications, documentation, and timely processing.
- **Underwriting Collaboration:** Work closely with the underwriting partner to ensure loans are processed in compliance with bank policies and regulatory standards.
- **Loan Closing:** Ensure a smooth and timely closing process for all mortgage loans.
- **Customer Relationship Management:** Build and maintain strong, long-term relationships with clients, realtors, and other stakeholders.
- **Sales & Business Development:** Actively seek new business opportunities by networking with local real estate agents, builders, and other referral sources.
- **Compliance:** Stay up to date with relevant mortgage lending regulations and ensure all processes meet legal and regulatory requirements.
- **Team Collaboration:** Work effectively with other team members and departments to ensure exceptional service and seamless operations.

Qualifications:

- Minimum 3-5 years of experience in mortgage lending or a related field.
- In-depth knowledge of residential mortgage products, underwriting guidelines, and industry regulations.
- Strong communication and interpersonal skills, with the ability to build relationships and deliver exceptional customer service.
- Proven track record of meeting sales goals and loan production targets.
- Ability to work independently and as part of a team in a fast-paced environment.
- NMLS certification required.
- Strong attention to detail and organizational skills.

What We Offer:

- Competitive salary and incentive structure.
- Comprehensive benefits package (medical, dental, vision, retirement plans, etc.).
- A positive, community-focused work environment.
- Opportunities for professional development and career growth.

How to Apply:

Interested candidates are encouraged to submit their resume and a cover letter outlining their qualifications and experience to lending@bankcda.bank.

bankcda is an equal opportunity employer. We celebrate diversity and are committed to creating an inclusive environment for all employees.

If you're ready to take your mortgage lending career to the next level in a supportive, community-oriented bank, we'd love to hear from you!