

Century Bank and Trust is currently seeking a **Mortgage Loan Officer** to join our team. This career opportunity will be focused on helping our neighbors achieve their homeownership dreams in the greater St. Joseph County, Michigan area, and surrounding markets. The ideal candidate will be responsible for originating, analyzing, and closing residential mortgage loans while providing exceptional customer service to our clients.

Key Responsibilities:

- Educate customers on various mortgage products, programs and home financing.
- Assist potential borrowers with loan applications; review submitted applications for accuracy and completeness; and request additional information as needed.
- Analyze information and financial history provided; including borrowers' credit reports.
- Determine or make recommendations regarding approval, denial, or modification of requested loans.
- Based on lending authority, approve and/or facilitate approval of loans.
- Develop and maintain strong referral networks within the community, including but not limited to builders and real estate agents.
- Stay current on lending regulations, industry trends and bank policies.
- Strive to meet or exceed individual and team goals for loans, and related bank products and services.
- Represent yourself, and the bank at community events and networking opportunities.

Successful Skills and Abilities:

- Positive attitude, growth mindset, and teamwork mentality.
- Strong verbal and written communication skills.
- Exceptional customer service and consultative relationship approach.
- Desire to earn and build long-term client relationships.

Suggested Education and Experience:

- Bachelor's degree (or equivalent industry experience).
- Minimum of three years of residential mortgage lending experience.

What We Offer

- Competitive salary structure based on experience
- Comprehensive benefits package including health, dental, and vision insurance
- 401(k) with company match
- Paid time off and paid holidays
- Professional development opportunities
- Supportive team environment in a community-focused bank