

TEAM POSITION: Retail Mortgage Underwriter

Century Bank and Trust is seeking a qualified and motivated individual to join its retail mortgage lending team as a mortgage underwriter. Successful candidate will sign-on to an experienced and skilled team of lenders, and loan processors.

KEY DUTIES AND RESPONSIBILITIES:

- Perform mortgage related loan analysis and review to confirm appropriate credit risk decisions, documentation, and compliance requirements meet bank and regulatory guidelines and policy.
- Underwrite secondary market and in-house mortgage loans based on conforming standards – along with those requiring private mortgage insurance.
- Ensure timely responsiveness to the needs of team members and customers.
- Maintain quality service standards, efficient procedures, and strong product knowledge.
- Approve loans within established lending limit, or refer acceptance decision to appropriate lending authority.
- Strong, working knowledge of secondary market underwriting guidelines and procedures; and all residential and consumer related compliance and regulations.

SUCCESSFUL PERSONAL CHARACTERISTICS:

- Detail oriented, and committed to partnering with lenders and processors to provide high quality service to customers.
- Motivated, with team focused, positive attitude.
- Ability to work with loan management to set efficient workflow, production and compliance goals.
- Drive to identify best practices, and opportunities for improvement.
- Engaging and inclusive communication style.
- Ability to think critically and communicate decisions and solutions productively.
- Self desire for lifelong learning and development.

EDUCATION/EXPERIENCE:

- Bachelor's Degree (optional)
- Minimum of 3-5 years of mortgage underwriting experience

CORE BENEFITS:

- Industry competitive salary and profit-sharing structure
- Medical, dental and vision Insurance
- Section 125 flexible spending account for health and dependent care costs
- 401(K)/profit sharing program with company match
- Short and long-term disability
- Employee life insurance
- Paid vacation and personal time

ABOUT CENTURY BANK AND TRUST:

Century Bank and Trust is an independent community bank founded in 1890 with offices in Branch, Hillsdale and St. Joseph counties of Michigan. We offer client focused products and services in the areas of retail banking, business banking and investment management. Our daily focus is to build and maintain long-term relationships that allow our clients, communities, and bank to be successful.

For more about us, please visit our website at: www.centurybankandtrust.com

If you are interested in learning more about this career opportunity...and joining our Team, please email your resume' to Karen Dunn, Human Resource Manager at: karendunn@centurybt.com or apply online at www.centurybankandtrust.com/careers.

If mailing your resume' is preferred: Karen Dunn, Human Resource Manager - Century Bank and Trust, 100 W Chicago St, Coldwater, MI 49036.