

## **LIBERTY BANK WATERBURY MARKET**

Reporting to the Loan Originations Manager, develops mortgage loan business in the Bank's assessment area with a special focus on low and moderate income census tracts and low and moderate income borrowers. Incumbent will develop a sales plan and implement a marketing approach with emphasis on obtaining CRA-related mortgage loans and performing CRA related activities.

### **ESSENTIAL FUNCTIONS**

The Affordable Lending Officer is responsible for identifying community and neighborhood groups that have a focus on housing and who could assist the incumbent in meeting the goals of the position. Serve as the Bank's representative to these groups. Conduct an analysis of the market place to identify realtors, attorneys and builders who may specialize in meeting the needs of low and moderate income borrowers. Responsible for developing a sales plan that targets these referral sources and implements the plan to meet CRA objectives. Prepare CRA activity reports detailing all activities related to sales calling and outreach efforts. Originate CRA related first and second mortgages, that meet the Bank's stated guidelines, policies and procedures. Conduct home buyer education training sessions and conduct follow-up with attendees.

### **MINIMUM KNOWLEDGE/SKILLS REQUIRED**

An experienced residential Loan Officer with working knowledge of conventional and government loan programs, and Fannie/FHLMC/secondary market guidelines. Thorough understanding of CHFA and FHA guidelines.

Annual Sales Goals: \$7-10 million annually of which 80% must be in low or moderate census tracts, substantially minority census tracts or to low or moderate income borrowers.

Applicants can apply through Liberty's employment site at <https://liberty-bank.com/careers> or contact Jason Smith at [jsmith@liberty-bank.com](mailto:jsmith@liberty-bank.com)

We are proud to be an EEO/AA employer.