

JOB DESCRIPTION

Job Title: VP/ Mortgage Servicing Manager	Department: Mortgage Servicing
Reports To: SVP / Mortgage Servicing Director	FLSA: Exempt

Bell's Values:

As stewards, dedicated to the growth and reputation of this independently owned organization, we are committed to:

- Promoting and sustaining our family atmosphere.
- Providing unequalled personal service to each and every customer.
- "Paying it forward" by giving back to the communities we serve.

Our Bottom Line:

Happy Employees! Happy Customers!

Job Summary:

This position is responsible for the leadership of the performing servicing team in the Mortgage Servicing department to maintain the professional servicing of the Mortgage loans at Bell Bank. Strategic planning for the Mortgage Loan Servicing area including systems, products and financial planning. Keep updated information on all systems related to the functioning of the service department and determine appropriate systems utilized. Train and review the performances of the staff as required by Bell Bank's policy.

Primary Duties:

- Lead and manage the performing Mortgage Servicing functions including strategic planning, financial planning and control, product management and systems utilized. Keep abreast of process automation tools to manage direct cost to service, efficiency and quality.
- Lead and manage daily work flow in an effort to meet the department deadlines. Manage scheduling for paid time off, training, and daily workloads. Determine training needs of team members and monitor the progress.
- Manage business partner relationships with Mortgage Servicing and ensure appropriate oversight and controls are in place for any outsourced activities.
- Maintain constant communication with manager and maintain good relationships with the Mortgage Servicing team. Meet one on one at least biweekly with team members.
- Hire new employees, conduct reviews and recommend salary adjustments.

- Ensure procedures have been developed and are updated timely for the Mortgage Servicing area. Communicate new procedures or changes in the procedures to manager and then staff members.
- Train, implement, and ensure procedures are written on new or updated regulatory, Federal, State, investor, insurer or Bell Bank requirements, new methods, products, projects for department.
- Work closely with other areas of Bell Bank, Risk and Bell Bank Mortgage to maintain proper quality control, consistent customer experience and awareness of enterprise initiatives.
- Maintain quality investor and mortgage insurance company relationships.
- Work closely with the Manager of QC/Systems/Training to ensure control reviews are inclusive, system enhancements and utilization are implemented.
- Maintain and update job description for Mortgage Servicing team; develop new job descriptions as needed.
- Directly lead the following functions with one or more direct managers:
 - Customer Service
 - Escrow – tax, insurance, Mortgage Insurance, loss drafts, analysis
 - Payment Processing & Reconciliation
 - Special Loans – new loans, Adjustable Rate Mortgages, recasts, modifications
 - Investor Reporting & Remitting
- Participate in weekly Mortgage Servicing meetings, IT project meetings and other Systems meeting as deemed necessary.
- Perform special projects, additional duties and responsibilities as directed by manager.
- Know by name and face as many customers and employees as possible, calling them by name as often as possible.
- Know and practice LOCBUTN, our Golden Rules, and Bell Bank Customer Service Standards.
- Know, understand, and live the company values and bottom line.
- Perform other duties as assigned.

Job Skills Required:

- Ten+ years of experience in managing a mortgage servicing portfolio, or management of multiple mortgage servicing functions in a midsize or larger servicing organization.
- Experience with Black Knight Mortgage Servicing Package systems and products highly preferred.
- Strong organizational, research, analytical and problem solving skills.
- Working knowledge of mortgage servicing financial performance, metrics, Mortgage Servicing Rights valuations and forecasting.
- Key skills in manager and staff development, delegation and controls.
- Good verbal and written communication skills.
- High attention to detail.
- Ability to provide professional support and present a positive image of the Department and Bank.
- Regular travel to out of state locations on monthly basis

Physical Requirements:

While performing the duties of this job, the employee is required to communicate effectively with others. The employee must be able to use a keyboard, mouse, telephone, and other office

equipment. The employee is frequently required to walk, sit, and to reach with hands and arms. The employee must be able to review detailed documents and read computer screens.

Lifting Requirements:

1. **Sedentary work** - Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently to lift, carry, push, pull or otherwise move objects, including the human body. Sedentary work involves sitting most of the time, but may involve walking or standing for brief periods of time. Roles are sedentary if walking and standing are required only occasionally and all other sedentary criteria are met.
2. **Light work** - Exerting up to 20 pounds of force occasionally, and/or to 10 pounds of force frequently, and/or a negligible amount of force constantly to move objects. Physical demand requirements are in excess of those for sedentary work.
3. **Medium work** - Exerting 20 to 50 pounds of force occasionally, and/or 10-25 pounds of force frequently, and/or greater than negligible up to 10 pounds of force constantly to move objects. Physical demand requirements are in excess of those for light work.
4. **Heavy work** - Exerting 50 to 100 pounds of force occasionally, and/or 25-50 pounds of force constantly to move objects. Physical demand requirements are in excess of those for medium work.
5. **Very heavy work** - Exerting in excess of 100 pounds of force occasionally, and/or in excess of 50 pounds of force frequently, and/or in excess of 20 pounds of force constantly to move objects. Physical demand requirements are in excess of those for heavy work.