Falcon
NATIONAL BANK
Member FDIC

At Falcon National Bank, we are passionate about helping our customers and the communities where we live and work. This is accomplished by finding talented individuals who share in our Mission of building life-long relationships, our Vision of growth and success, and our Values of high integrity and reliable execution. Falcon National Bank is currently looking for a **Mortgage Banker** to join our **Isanti** team.

What's In It For You?

We're proud to offer a variety of benefits to support the health and well-being of our full-time employees, including:

- Company Sponsored Life Insurance and Short-Term Disability
- Medical, Dental, and Vision Insurance
- Health Savings Account (HSA), Limited Flexible Spending Account (FSA) and Dependent Care Flexible Spending Account (DCFSA) options.
- Paid Company Holidays and Paid Time Off (PTO)
- Volunteer Paid Time Off (VTO)
- 401k Retirement Plan with Company Match
- Voluntary Life Insurance and Long-Term Disability
- Employee Assistance Program (EAP)
- Supplemental Benefit Options

Job Overview:

The Mortgage Banking Department is responsible for delivering exceptional customer service that exceeds expectations by handling consumer and mortgage loan inquiries both electronically and in person with knowledgeable, friendly support.

The department oversees the full lifecycle of loan origination and fulfillment—from application through closing—including processing and loan maintenance, while working collaboratively with other bank departments to ensure efficient, timely, and accurate transactions. Within this framework, the Mortgage Banker assists consumers with a wide range of retail lending needs, including in-house and secondary market products, as well as consumer loans such as HELOCs, auto loans, and personal loans.

This role guides borrowers in selecting appropriate loan programs, completing applications, and gathering required documentation, while also coordinating with Realtors, builders, contractors, title and insurance companies, brokers, processors, and underwriters to facilitate successful loan transactions and support business development. The Mortgage Banker works closely with loan processors and support staff to ensure a smooth workflow and deliver high-quality customer loan support.

Position Duties & Responsibilities

- Actively participate in the solicitation of lending business and cross-selling of Falcon National Bank products.
- Generate sales leads via “warm calling” to current and past customers and “cold calling to prospects.
- Proactively identify, develop, and maintain a quality network of business relationships with Realtors, Home Builders, Attorneys and other professional contacts that serve as a source of referrals for new mortgage lending opportunities.
- Interview prospective loan customers and accept applications for mortgage products.
- Underwrite mortgage and consumer loan applications.
- Grow and manage an in-house Mortgage & Consumer loan portfolio that includes loan renewals/extensions, reviewing and approving construction loan draws, collection efforts for past due borrowers, etc.
- Ensure exceptional customer service by maintaining thorough knowledge of lending programs, policies, procedures, and regulatory requirements.
- Strong working knowledge of all consumer regulations, including: Regulations B, G, and Z, Uniform Commercial Code, FHLBB, FSLIC, RESPA, HPA, HMDA, TILA, Privacy laws, and Fair lending laws.
- Review loan files and loan documents for completeness and accuracy ensuring compliance with Falcon National Banks policies and state and federal regulatory requirements.

- Maintain and manage loan file and document status information using both systems generated and manually prepared reports, adhering to established follow-up procedures.
- Communicate by phone, written or electronic communication with internal and external customers (e.g. internal lending staff, title companies, third party vendors, business partners, loan customers, etc.) as needed to accurately complete loan files within prescribed timeframes.
- Generate new loan volume to meet or exceed annual production goals and continually increase loan portfolio under management.
- Pursuing collection efforts on past due borrowers which may include phone/email/in-person communication, preparing and mailing default letters, completing work-out reports, and engaging a collection company or attorney.
- All other duties as assigned.

Required Skills

- Good communication/listening skills
- Detail oriented
- Exceptional interpersonal and customer service skills
- Proficient with Microsoft products and bank software
- Accurate
- Self-motivated
- Responsible
- Ability to train others
- Mathematical skills
- Ability to work independently
- Team player

Required Education/Experience

- Associate’s degree in business, finance or related field, preferred.
- 3-5 years of mortgage lending experience, required.

- Established relationships with local referral networks
- Working understanding of Mortgage principles and mortgage loan origination processes
- SAFE MLO test completed and passed/active NMLS in good standing
- Incumbents are required to maintain their registration active, and current and in good standing with the National Mortgage Licensing System throughout their employment

Work Location: In person

Pay: $75,000.00 - $95,000.00 per year

Falcon National Bank is an equal-opportunity employer. All applicants will be considered for employment without attention to race, color, religion, sex, sexual orientation, gender identity, national origin, veteran or disability status.