EMPLOYMENT OPPORTUNITY

Bank of the Bahamas Limited, the institution of first choice in the provision of financial services, seeks to identify suitable candidates for the position of:

Mortgage Officer

Key Responsibilities:

- Develops strong knowledge of Bank's mortgage products, policies, procedures and underwriting requirements.
- Responsible for the sale of the Bank's mortgage products; and meeting sales targets by generating leads through supportive business network.
- Informs prospective clients about Bank's mortgage products, rates, procedures and underwriting requirements.
- Evaluates client's financial & credit records and recommend most suitable mortgage product in line with repayment risk guidelines of the bank.
- Receives customer applications and complete follow-up activities to ensure all necessary information is submitted to the credit risk (adjudication) department.
- Ensures that operational standards of productivity, quality and customer service are met; by resolving problems and identifying improvements in mortgage processing workflow
- Informs client(s) about mortgage approval/rejection decision on their application.
- Maintains current knowledge of applicable lending regulations, economy, competitors and market rates
- Represents Bank in various forums to create positive image and protect confidential information of bank and customers.
- Assists in the management of mortgage portfolios by providing response and communication to queries/concerns, wherever necessary.
- Interviews loan applicants and makes decisions on credit recommendation for mortgage loan facilities.
- Prepares credit proposals for new and existing clients by completing the appropriate forms, preparing commitment/acceptance letters, preparing account statistics, and executing 516Cs (detail security forms).
- Ensures that all required collateral security and appropriate documentation are obtained and maintained in accordance with the Bank's Credit Policy Guide.
- Responds to customer telephone and walk-in inquiries by describing the bank's loan products, policies, & procedures for their procurement.

Minimum Requirements:

- Minimum of three (3+) year(s) of Mortgage selling/lending, banking or real-estate industry experience;
- Knowledge of specific bank policies and procedures in the areas of credit and collections to evaluate loan risk and to perform routine follow up on past due loans;
- Excellent written and verbal communication skills;
- Excellent problem-solving and query handling and Analytical skills;
- Ability to multi-task & handle high volume mortgage operations;
- Professional work ethics and attitude;
- Expected to be thorough and professional in all dealings;
- Bachelor's degree in Finance, economics or business administration related fields;
- Minimum of three (3+) years customer service experience in bank (***preferred***);
- Working knowledge of Bahamas central bank compliance, regulations related to mortgages (***preferred***).

Benefits include: Competitive salary commensurate with experience and qualifications; Group Medical (includes dental and vision) and life insurance; pension scheme.

We thank all applicants for their interest, however only those candidates selected for interviews will be contacted.

Interested persons should apply no later than **July 13th, 2023** to:

Email: hr.apply@bankbahamas.com