

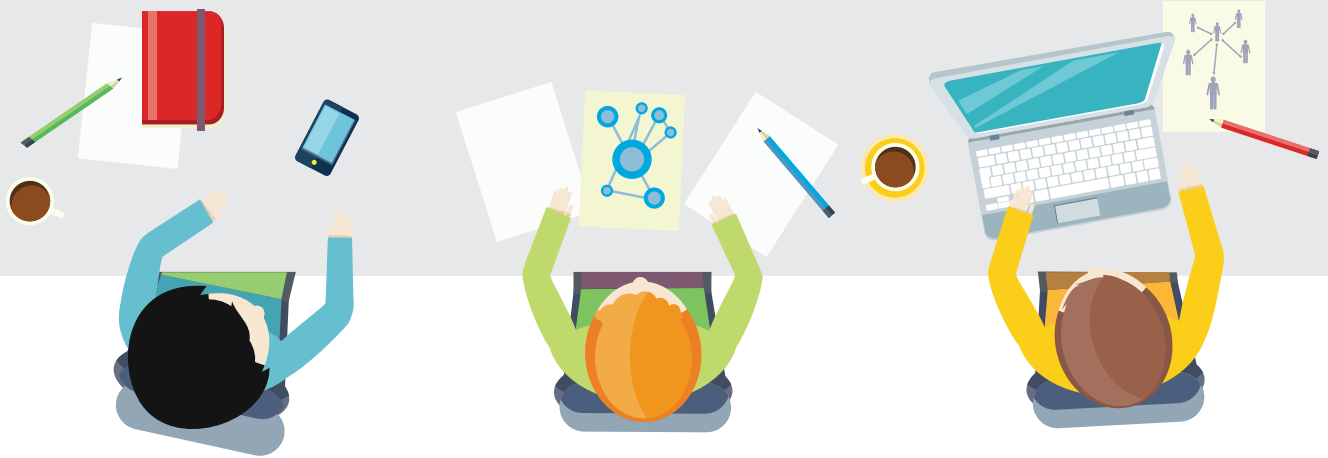


**Where local means something.**

MORTGAGE LOAN ORIGINATOR  
HOME LOAN CENTER



**Willamette Valley Bank**



## OUR ORGANIZATION

Willamette Valley Bank began when a group of highly regarded local businessmen felt called to fill a need in their community: a financial institution tailored to the unique needs of businesses in the area and to the communities within the marketplace. They chose to do all of this with the pending “millennium crash” but felt so compelled to serve the businesses and the community and moved forward with their plans despite the uncertainty. Willamette Valley Bank was officially established on October 31st, 2000 and has been serving local communities as well as growing organically with them for the last 15 years.

Willamette Valley Bank is headquartered in Salem Oregon and is the only state chartered institution headquartered in Salem. WVBK operates 4 bank branches, 9 home loan centers, and employs 127 people. The bank serves just over 3,000 businesses and customers and manages \$150 million in assets and originates greater than \$300 million in residential mortgages each year. With the wide array of products that cater to the business and personal needs of our customers, WVBK has established a private banking feel. Whether it is the traditional checking and savings, home mortgage, certificate of deposit, or customized portfolio loan, the customer and their need is always the priority.

WVBK is a tightly held corporation with the ownership primarily concentrated in the Willamette Valley. You can learn more about us at [www.wvbk.com](http://www.wvbk.com)



## THE POSITION

In this ongoing sales role, the Mortgage Loan Originator (MLO) continually identifies, develops, and maintains a quality network of professional relationships which serves as a recurring source of referrals for new mortgage lending opportunities. This network may consist of real estate professionals, builders, professional and personal contacts, as well as other valuable referral partnerships. These relationships are enhanced by the Mortgage Loan Originators's regular participation in business related development opportunities, community efforts to promote homeownership and professional organizations. Through this the MLO proactively solicits new residential mortgage business and sells mortgage products to meet established loan quality and production goals.

The MLO conducts interviews with prospective borrowers in order to analyze financial and credit data, determine customer financing objectives, advise customers of product/pricing policies and guidelines, and gather any additional required information. The MLO ensures exceptional customer service by maintaining thorough knowledge of lending programs, policies, procedures and regulatory requirements, demonstrating a commitment to professional ethics. From the top down the mantra "Leave No Loan Behind" is echoed in every action. This quote and philosophy comes from Dan King, SVP of the bank's Residential Lending Platform, urging employees to remember that "there is a borrower at the end of every transaction and we need to remember that as we all do our jobs each day. It is our duty to give the best effort for each other and the borrowers and "Leave No Loan Behind".



## The Ideal Candidate

The ideal candidate is approachable, gifted in developing and maintaining successful relationships with business referral sources, existing and prospective. WVBK seeks candidates who place strong emphasis on business development and new mortgage generation with experience and with successful yield across these practices.

In addition is a good communicator with his/her clients and the team. WVBK seeks a pursuer of excellence and collaborative candidate with a desire to be a part of a truly unique mortgage lending platform.

## Qualifications

Competitive candidates will have a minimum of 1-2 year residential mortgage lending experience with a focus on generating self-sourced business or a minimum of 3-4 years of successful outside referral based sales experience. Preference will be given to candidates with a background in evaluating lending rates, home lending programs, loan qualifications, loan processes and policies and procedures.



## APPLY AT WVBK

Willamette Valley Bank is a progressive equal opportunity employer that places a high value on developing a diverse workforce. All candidates are encouraged to apply. Along with your resume, please submit a carefully crafted one to two page cover letter that 1) describes the parallels between your background and skill set and the requirements of the position and 2) articulates your personal alignment with the mission of WVBK. Please submit your materials at: [hr@wvbk.com](mailto:hr@wvbk.com)

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