

TITLE: Assistant Vice President of Residential Lending/Operations

REPORTS TO: Vice President of Residential Lending

CLASSIFICATION: Exempt

LOCATION: Corporate

DATE: April 1, 2026

JOB DESCRIPTION

Summary/Objective

The Assistant Vice President of Residential Lending/Operations is responsible for overseeing the loan operation process. As a leader for the lending department, the AVP-Residential Lending/Operations must pursue the best experience for the borrowers and employees. The position requires good management and organizational skills, the ability to remain focused in a demanding environment while managing strict deadlines, and the willingness to be an integral part of a lending team.

Essential Functions:

- Leads the loan opening, processing, and closing teams, ensuring efficiency, compliance, and timely loan delivery from application to funding.
- Optimize workflow, manage staff performance, and maintain regulatory compliance.
- Produce reports for lending staff and management.
- Articulate, execute, and improve product, policy, and procedure guidelines.
- Respond timely to audit requests and reviews.
- Partner with sales and underwriting to ensure timely completion of applications.
- Hire, train, mentor and manage performance of processing, closing and funding team.
- Provide and foster a professional, business-like atmosphere.
- Assist and motivate the loan staff in developing and maintaining relationships with business partners, customers, and the community.
- Receive and respond to customer inquiries and complaints.
- Work with management to meet production targets and resolve escalated issues.
- Maintain current and fluid knowledge of investor and agency guidelines and be willing to adapt to changes quickly.
- Communicate effectively and proactively with others and foster an environment for continuous improvement.
- Coordinate Quality Assurance reports, responses, and inquiries.
- Partner with other management members for efficiency and excellent customer service.
- Compliance with all government regulations including the Bank Secrecy Act and related regulations.
- Experienced and proficient with Conventional, FHA and VA loan products and policies.

Competencies

- **Ethical Practice** – Being in accordance with the rules or standards for right conduct or practice; following processes, procedures, policies, laws, and regulations that govern the Bank; moral uprightness; honesty.
- **Integrity** –
 - Behavioral: Doing the right thing; acknowledge mistakes and demonstrate accountability for actions.
 - Job based: Ensuring accurate data throughout the organization.
- **Communication** –
 - **Delivering Messages:** Ability to deliver clear and accurate messages across a variety of mediums to audiences of all sizes and backgrounds. Ensures that the delivered message is clear and understood by the listener.

- **Listening:** Understands information provided by others. Listen actively and to others' views and concerns. Seeks further information to clarify ambiguity.
- **Teamwork** – Positively, respectfully, and openly participates in the collaborative effort of a group to achieve a common goal. Be committed. building an encouraging, caring, and supportive environment. Provide mutual support; be open minded to others' suggestions and contributions.
- **Time Management** - Ability to work on multiple projects at the same time and an ability to meet tight deadlines; well organized.
- **Analysis/Problem Assessment** - Secure relevant information and identify key issues and relationships from a base of information; relating and comparing data from various sources; identifying cause-effect relationships; utilizing proper judgment; Ability to read, analyze and interpret complex laws and regulations.
- **Initiative** - Make active attempts to influence events to achieve goals; self-starting rather than accepting passively; taking action to achieve goals beyond what is required; being initiative-taking.

Supervisory Responsibility

- Ensure that staff is adhering to company policy and procedures.
- Participate in preparation and dissemination of staff evaluations.
- Train, educate, encourage, and support staff in their daily activities.
- Identify training and development needs of the team.
- Lead efforts to attract, develop, motivate, and retain top talent.
- Coordinate training of new department hires.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is occasionally required to stand; walk; sit; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb stairs; talk to hear. The employee must occasionally lift or move office products and supplies, up to twenty pounds.

Position Type

This is a full-time position. Business hours of operation and scheduled workdays may include Saturdays.

Travel

- As required

Required Education and Experience

- College Degree preferred
- Minimum of five years of supervisory experience
- Minimum of five years of lending experience
- Proficient in Microsoft Office Suite (MS Excel, Word, Power Point, Teams)

AAP/EEO Statement

First Federal Savings of Lorain is an Equal Opportunity Employer-M/F/Disabled/Vet

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.