



Position Description

Title: Residential, Construction, and Bridge Lending

Division: Retail Lending

Job Summary:

The Residential, Construction, and Bridge Lending Specialist serves as a key member of the Retail Lending team, supporting the origination, underwriting, administration, and servicing of residential construction, bridge, and lot financing. This position works closely with Retail Banking, Commercial Banking, Compass Mortgage, title companies, contractors, and customers to ensure a seamless lending experience from application through loan payoff. The role is responsible for underwriting requests, managing construction draws, coordinating inspections, preparing loan documentation, and ensuring compliance with Bank policies and regulatory requirements.

Duties/Responsibilities:

- Create the deal in Info Access for construction, bridge, and lot loans.
- Prepare and send any change in terms and/or modifications of mortgages.
- Order title work, flood determinations, and appraisals.
- See bridge loan proceeds through to closings.
- Manage all construction draw requests with or without the assistance of construction escrow services.
- Prepare and collect lien waivers.
- Order and review site inspections.
- Board Compass ARMs, HELOCs, Consumer loans and Commercial loans.
- Creation of all Consumer Loan Documents
- Assist with servicing all Retail Loans.



- All other duties as assigned.

Required Skills/Abilities:

- Excellent verbal and written communication skills.
- Exceptional attention to detail and ability to prioritize tasks.
- Strong interpersonal, analytical, and problem-solving skills.
- Ability to confidently exercise sound judgment and continue to learn new skills/programs.
- Ability to effectively coach, collaborate, and communicate with other team members.
- Proficient with Microsoft Office Suite or related software.

Education and Experience:

High school diploma or equivalent.

Minimum of three years of banking experience preferred.

Physical Requirements:

Prolonged periods of sitting or standing and working on a computer.

Occasional travel to other Banking Centers, customer properties, training events, or business meetings as needed.

Additionally:

- Salary Range: \$44,720 to \$55,120 annually or (\$21.50 to \$26.50) hourly
- Competitive benefit package
- 11 paid federal holidays
- Improved incentive program with quarterly payouts



- Specially priced banking products and services
- Paid travel opportunities (mileage for training or to cover other branches)
- Ample opportunity for internal growth with Fortress Bank.