



Company Overview:

US Metro Bank ("USMB") is a California-chartered, full-service commercial nonmember bank headquartered in Garden Grove, California, with branches in Anaheim, Los Angeles, Buena Park, Torrance and a loan production office in Dallas.

Opened for business on September 15, 2006, the Bank provides deposit and loan products (including commercial real estate, commercial and industrial and SBA loans), as well as related banking services to targeted client base of executives, professionals and small- to medium-sized businesses, generally in the Southern California area.

POSITION SUMMARY:

The Mortgage Finance Operations Manager has oversight and responsibility with respect to the employee tasks and workflows related to origination, purchasing and sale of residential mortgage loans. This role is responsible for ensuring that technology resources are optimized to maximize efficiencies and ensure that applications meet the Bank and secondary market investor guidelines and regulatory requirements in a timely manner.

ESSENTIAL FUNCTIONS:

Department Management

- Maintain a thorough knowledge of incoming pipeline, as well as all files currently in the pipeline, to ensure progress is made on each file daily.
- Assist with underwriting, processing staff, closing staff, and branch staff in resolving complex loan scenario situations involving investors guidelines, processing systems and internal policy and procedures.
- Strong knowledge on consumer regulation required
- Monitor workflows to identify and implement enhancements or changes as needed.
- Monitor department pipeline and projections to ensure proper staffing levels to meet production needs.
- Timely and effective communication to team regarding internal and external changes.
- Develop and implement mortgage guidelines and procedure in accordance with Bank policies and regulatory requirements.
- Partner effectively with all levels of management and interface with internal clients to update the information of market trends, customer needs, and identify opportunities.
- Manage daily, weekly, monthly reports on team performance and drive performance score card system that improves productivity and accuracy
- Monitor, review, and conduct individual performance reviews and coaching, to clarify contribution, strength, and weakness for development plans
- Establish and communicate to employees the requirements and accountabilities for superior job performance.
- Encourage initiative and recognize employee achievement.
- Perform other related duties as required and assigned
- Demonstrate behaviors which are aligned with the organization's desired culture and values
- Manage division audits (financial, regulatory or internal), and operations partner, proactively addressing any negative audit findings.

OTHER RESPONSIBILITIES

- Perform all assigned duties under Bank's compliance programs and related laws & regulations.
- Perform other duties as assigned by Chief Banking Officer and Management



KNOWLEDGE, SKILLS, AND ABILITIES

Education, Experience and Skills Required:

Bachelor's degree in Finance, Business Administration, Accounting, or other relevant Business fields is preferred

Minimum 5 years of mortgage compliance and origination experience required

Minimum 5 years of supervisory or managerial experience required

Comprehensive knowledge of consumer related regulations and GSE guidelines

Ability to multitask in fast pace environment, while keeping team members focused on pipeline management.

Extensive knowledge of local, state, and federal regulations regarding consumer and mortgage lending

Knowledge of Calyx point software is preferred

Proficient with Microsoft applications such as Word, Excel, PowerPoint, Outlook, etc. and the ability to learn new systems/application