



Job Title: Assistant Vice President – Relationship Manager

Reports to: SVP – Residential Lending

Department: Residential Lending

FLSA Status: Exempt Fulltime

POSITION OVERVIEW:

Bank of San Francisco seeks a Relationship Manager to proactively solicit and close new residential portfolio and saleable loans, while ensuring adherence to the Bank's credit policies and profitability standards, compliance, and all other government regulations pertaining to residential mortgage lending. The position must identify, develop and maintain a network of external relationships that will provide a recurring source of referrals for new lending opportunities. In addition to generating mortgage loans, the position is responsible for introductions to business and personal banking relationships for the Bank.

RESPONSIBILITIES:

- Show enthusiasm for residential lending sales and a proven track record of meeting and exceeding established production goals.
- Achieve agreed-upon production goals while meeting the Bank's underwriting standards and conforming to all compliance and other government regulations pertaining to residential mortgage lending.
- Cross-sell other areas of the Bank to mortgage loan clients and generate introductions to business and personal banking client relationships.
- Ensure exceptional client service experience by overseeing loan process from origination to close, and by providing consistent communication to clients and business partners.
- Maintain current and thorough knowledge of all lending programs, policies, procedures, and regulatory requirements.
- Provide complete and accurate loan application packages to both external partners and internal departments.
- Ensure successful completion of all assigned training activities.
- Actively participate in joint calling and marketing efforts with the residential and commercial Relationship Managers.
- Foster a spirit of cooperation between Residential Mortgage Lending team and other departments of the Bank.
- Perform other duties and special projects, as assigned.

REQUIREMENTS:

- CA NMLS licensing and registration required (CA DRE licensing preferred and may be required at a later date).
- College degree in business or related field, or equivalent experience, preferred.
- Thorough knowledge of residential mortgage lending products, procedures and policies as well as thorough knowledge of current compliance and other government regulations pertaining to residential mortgage lending.
- Minimum of two years of residential lending sales experience with a focus on generating self-sourced business.
- Demonstrated success in prospecting, generating leads, closing transactions and consistently meeting and exceeding production goals.
- Verifiable, established network of referral business, including, but not limited to, Real Estate professionals, CPAs, Financial Advisors, and other centers of influence.
- Prior processing or underwriting experience preferred.
- Strong computer skills including a fundamental understanding of Calyx Point, MS applications (specifically Explorer, Word, Excel, Outlook, and PowerPoint) and database management.
- Ability to communicate clearly and effectively, both verbally and in writing, across a variety of audiences.
- Ability to analyze and comprehend complex financial data and provide solutions and/or alternatives.
- Solid time management skills and the ability to prioritize and perform multiple tasks, simultaneously.

BANK OF SAN FRANCISCO: THE MODERN COMMUNITY BANK

Established in 2005, Bank of San Francisco serves the banking needs of Bay Area businesses and nonprofits as well as individuals and families who value personalized service complemented by the convenience of technology. From our location in downtown San Francisco, we serve clients throughout the Bay Area and beyond. Some key differentiators include:

- Technology-Driven Community Banking – Bank of San Francisco embraces the best elements of traditional community banking, e.g., personalized service, local decision-making and clients' access to senior management. At the same time, we have made strategic use of powerful technologies to create client convenience (through mobile banking, remote deposit, treasury management, online banking and access to a worldwide ATM network) and to enhance workforce mobility and efficiency.

- Innovations in Banking – Bank of San Francisco has demonstrated the willingness, capacity and resources to develop new products and programs tailored to market conditions.
- Strong Bay Area Loan Portfolio – The Bank has a proven track record of maintaining a healthy loan portfolio, even during the most challenging economic times. Our non-performing assets/total assets ratio has consistently been well below 1%.
- Focused Areas of Specialization – The Bank has developed specializations in such industries as health care practices, technology firms, political campaign service providers, law firms and fiduciaries, as well as nonprofits. With our deep understanding and tailored services, we are establishing a strong reputation as a “go to” bank serving Bay Area companies and nonprofits.
- Truly Local – We are a Bay Area success story, investing in the community, for the long haul. The majority of our owners live in the Bay Area communities that we serve, and approximately 20% of our ownership is by current and past employees and directors. We are proud of our local deposit base, which we use to make loans to local businesses, nonprofits and families.
- Executive Team Working with a New Generation of Bankers – The Bank’s experienced executive team has built an entrepreneurial culture that is keenly focused on clients, the use of technology and execution of the Bank’s strategy. The entrepreneurial culture is perpetuated through such modern management practices as the conversion to a paperless environment and the adoption of a flat organization and an open culture that fosters collaboration and cross-training of a new generation of bankers.
- History of Strong and Consistent Profitability – Even during the most challenging economic times since the Great Depression, the Bank has maintained strong margins and profitability relative to our peers.

Employee must assure compliance with all applicable State and Federal banking regulations, Bank policies and procedures, including but not limited to, the Bank Secrecy Act/Anti Money Laundering Program and Information Systems Security Policies.

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Further, they do not establish a contract for employment and are subject to change at the discretion of the employer. Qualified applicants with criminal histories will be considered for the position in a manner consistent with the Fair Chance Ordinance.