



MAKING YOUR FINANCIAL LIFE BETTER.

## Vice President, Manufactured Home Lender

Oxford Bank & Trust seeks a Vice President of Consumer Lending to join our corporate team in Oak Brook, IL. The Vice President, Manufactured Home Lender is responsible for various lending, and operational duties involved with the processing, documentation, funding and servicing of consumer manufactured home loans. This is an important position as it involves rapid credit decisions, and entails providing quality proactive customer service. This individual must possess a minimum of five years hands on experience in indirect lending which is a primary function of this position. This individual thoroughly understands third party loan contracts and possesses the street sense necessary to safeguard against the many risks involved in this type of lending. This person is an integral member of the consumer team and works well with others throughout the Bank. Additionally, this position is responsible for ensuring full regulatory compliance for the Bank and operating within our guidelines. The Vice President ensures that excellent customer service is provided to both internal and external customers as well as originating loan sources.

### Responsibilities

- Indirect manufactured home lending to include:
  - Rapid response to dealer applications and requests
  - Quality and sound credit approval/denial
  - Preparation of control reports by dealer/source
  - Product and MH Park understanding
  - Document preparation and timely delivery for off-site closings
  - Maintain dealer relationships
  - Assist Department head with the re-sale of repossessions and related items necessary to minimize the Banks' loss as needed
- Evaluate credit applications for decision
- Perform loan closings (occasional)
- Respond to customer inquiries; pay offs, account inquiries , disputes
- Assist Department head with new programs ; Investigation and implementation
- Learn and participate in the preparation of departmental reports:
  - HMDA
  - Activity data – referral/dealer business
  - Adverse Action notifications
- Assist with the supervision and support of outside Manufactured Housing Staff
- Handle special requests and projects as directed by department head
- Complete all Bank training including all assigned Compliance online training
- Handle confidential material in a professional, highly ethical manner
- Understand, promote and adhere to Oxford Bank's Core Values

### Requirements

- Undergraduate degree or equivalent industry experience
- Previous experience or exposure to the manufactured housing industry preferred
- Proven track record of sound and profitable lending skills
- Comprehensive knowledge and understanding of all phases of consumer lending, i.e. real estate, auto, direct and indirect lending, floor plans and all other loans as it pertains to the consumer and small business
- Knowledgeable in all phases of loan documentation, proper document filings and detailed follow up
- Well versed in all State and Federal lending laws, rules and changes
- Strong collection skills and knowledge of collection and bankruptcy laws
- Exemplary organizational skills and priority alignment

- Performs well in a sometimes very rapid moving environment
- Excellent verbal and written communication skills
- Proficient with Microsoft Office products (Word, Excel, Outlook)
- Previous experience with Laser Pro/Decision Pro a Plus
- Results oriented and self-motivated
- Exceptional attention to detail and accuracy
- Strong interpersonal skills and ability to build and maintain professional relationships with internal and external customers

To be considered for this position, candidates must submit a resume and a cover letter, including salary requirements to [hr@oxford-bank.com](mailto:hr@oxford-bank.com) / fax:(630)424-2925. Candidates for hire will undergo Credit and Criminal Background Checks as well as Drug Testing. Applicants must have a good credit history to be considered for this position.

Oxford Bank offers a competitive benefit package for Full Time Employees.

Oxford Bank & Trust is an Equal Opportunity Employer. All qualified applicants will receive consideration without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability or veteran status. Oxford Bank & Trust is a Drug Free Workplace.

### **Physical Demands and Condition Requirements**

The physical demands described here are representative of those that must be met to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform essential functions.

While performing the duties of this job this position this individual is regularly required to walk, sit, talk, hear, use their hands and fingers (manual dexterity), use a telephone, and occasionally lift and /or move up to 25 pounds. Specific vision abilities required by this position include, close vision, and the ability to adjust focus.

\*Oxford Bank & Trust will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.

For additional information about Oxford Bank & Trust please visit [www.oxford-bank.com](http://www.oxford-bank.com).