



Loan Processor

Job Classification: Full-Time, Non-Exempt

Reports to: Loan Administration Officer

Position Summary

Loan Processor compiles and processes all loan documents, performs exception tracking, file maintenance, scanning, file building and inputting new loans and renewals into main frame. Provides assistance and support to the professional lending staff regarding loan documentation preparation, and review. Provides superior customer service to customers and assists with daily Loan Administration Department functions, as needed.

Principal Duties and Responsibilities

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Loan Program:

1. Prepares documentation for loan requests.
2. Reviews loan documentation requests, recognizes deficiencies and takes appropriate steps to ensure accurate documentation, including data entry.
3. Creates and maintains proper loan files and an organized work area. Keeps files up to date and organized. Files and scans pertinent information as requested.
4. Audits new loan input to ensure loans are coded correctly and accurately.
5. Keeps documentation exceptions to a minimum. Follows up with lenders and/or attorney to clear exceptions as soon as possible after they are posted.
6. Provides customer service to internal and external bank customers.
7. Assists with UCC Lien searches and post funding of loans.
8. Assists with answering department emails in a timely manner.
9. Assists department in any other project as needed.
10. Complies with federal and state regulations and all established bank policies and procedures.

Additional Duties and Responsibilities

1. Support and promote the Bank's vision, mission and core values, organizational structure and policies and procedures.
2. Highly focused, able to rapidly determine key priorities, clearly communicate the priorities and ensure resources are properly aligned.
3. Good interpersonal and communication skills are necessary for maintaining effective relationships with officers and employees.
4. Individual should be able to work under high pressure situations and a stressful atmosphere and remain composed.
5. Performs other duties assigned.

Education and Experience

- A self-starting individual who possesses a High School Diploma or GED.
- Five (5) years of banking experience, with a minimum of 3 years in loan processing (preferred).
- Must have MS Windows and MS Office skills including Excel, Word
- Proficient in loan documentation system
- Extensive experience working in a team-oriented, collaborative environment
- Good organizational skills and strong judgment.
- Excellent interpersonal, oral and written communication skills.
- Attention to detail and a high degree of mental concentration are required, as well as the ability to multi-task
- Knowledgeable in loan compliance and regulations.