



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.

Work Environment:

- This is a full-time position in a professional office setting.
- Training will be provided as needed.
- Opportunities for professional development and advancement within the bank.
- A supportive and collaborative work environment focused on community banking and customer service.

Training Requirements:

All employees are required to attend scheduled mandatory trainings and complete online regulatory compliance training courses applicable to their specific job function. In all situations, employees must ensure that their actions fully comply with all federal banking laws and regulations, including internal bank policies and procedures. Failure to adhere to these requirements will be grounds for disciplinary action, including probation and possible termination.

COMMUNITY INVOLVEMENT

Texas National Bank's Mission Statement includes a commitment to helping our communities grow by serving them with pride and integrity. All employees are encouraged to volunteer for bank sponsored activities, civic, charitable and community events and to be active in the communities we serve.

Management reserves the right to change this position description at any time according to business needs.

Our Hiring Philosophy:

Texas National Bank recognizes that the quality of our people is the foundation for our success. Attracting individuals who value a challenging work environment that rewards the contributions of its people is the cornerstone of our hiring philosophy. It is the policy of Texas National Bank to provide equal employment opportunities (EEO) to all persons regardless of age, race, sex, religion, national origin, handicap, marital status, or other attributes not pertinent to the job requirements. This policy reflects our practice of making all employment decisions, from recruitment to promotions, based on an individual's qualifications without discrimination on any basis.

Acknowledgment:

I understand that this job description should in no way be construed as a contract for employment, but rather it is intended to indicate the general nature and level of work to be performed. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to or from this job at any time. It is not designed to contain nor be interpreted as a comprehensive account of all responsibilities and/or qualifications required of an employee assigned to this job. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Further, I understand that if I have any physical limitations or require any accommodation in order to perform the essential functions of my job, I must immediately inform my supervisor or manager.

Our Hiring Philosophy: Texas National Bank recognizes that the quality of our people is the foundation for our success. Attracting individuals who value a challenging work environment that rewards the contributions of its people is the cornerstone of our hiring philosophy. It is the policy of Texas National Bank to provide equal employment opportunities (EEO) to all persons regardless of age, race, sex, religion, national origin, handicap, marital status, or other attributes not pertinent to the job requirements. This policy reflects our practice of making all employment decisions, from recruitment to promotions, based on an individual's qualifications without discrimination on any basis.