

Loan Processor

DEPT: Loan Processing REPORTS TO: Loan Processing Supervisor CLASSIFICATION: Non-Exempt, Full-Time

Position Summary:

The Loan Processor is responsible for completing loan documentation and system support work for new and renewed loans, including, but not limited to, record data input, maintenance to loan system, and preparation of loan documentation, filing & perfection of the bank's collateral and processing of loan payments.

Duties and Responsibilities:

- 1. Prepare loan documents for commercial, agricultural, and consumer loan closings.
- 2. Complete adverse action forms on denied and withdrawn loans for all loan types.
- 3. Scan completed loan files.
- 4. Document tracking and scanning.
- 5. Track and update lien perfections.
- 6. Build loans onto the core system.
- 7. Process loan payments.
- 8. Communicate with other professionals, including county clerks and title companies.
- 9. Comply with all federal and state regulations related to loan documentation.
- 10. Answer customer loan inquiries.
- 11. Assist Loan Officers in meeting loan closing deadlines.
- 12. Close out paid loan files.
- 13. Other duties as assigned by supervisor(s).

Position Requirements:

- 1. High School diploma or GED.
- 2. Three years experience working in a Customer Service role.

Desired Knowledge, Skills, and Abilities:

- 1. Associate or Bachelor degree in Accounting, Finance, Business Administration, or related field.
- 2. Ability to respond to customer inquiries regarding loan balances, payoffs and payments.
- 3. Ability to maintain confidentiality of sensitive information.
- 4. Ability to remain flexible in order to adapt to changes in the work environment.



- 5. Ability to take initiative and prioritize tasks, good time-management, problem prevention, and problem-solving skills.
- 6. Strong attention to detail.
- 7. Knowledge of loan structure and documentation in order to remain compliant with the bank's policies.
- 8. Strong understanding of loan systems and other supporting systems for flood certificates, credit bureaus, UCC name & lien searches, etc.
- 9. Excellent verbal and written communication skills.