



Loan Quality Control Specialist

DEPT: Loan Processing

REPORTS TO: Loan Operations Manager

CLASSIFICATION: Non-Exempt, Full-Time

Position Summary:

The Loan Quality Control Specialist contributes to pre-closing and post-closing quality control review of all commercial, agricultural, and consumer loans. This person will also be responsible for various tasks regarding accuracy of bank documentation, processes and procedures, loan file maintenance, and adhering to established policies and regulatory controls and guidelines.

Duties and Responsibilities:

1. Perform quality control function of loan closing file to assure loan approval conditions and documentation conditions are met.
2. Review documentation for completeness and accuracy.
3. Perform quality control function of all consumer loans prior to document processing.
4. Perform detailed review of all booked commercial, agricultural, and consumer loans to ensure boarding data accuracy and that loans are in agreement with accounting and loan system records, compliance with bank commitments, lending regulations, bank policy and procedures.
5. Perform quality control of all loan and credit file maintenance.
6. Resolve any issues with appropriate parties.
7. Responsible for preparing commercial monthly/quarterly exception reports.
8. Verify documents were properly executed and sufficiently recorded to perfect collateral and contractually obligate borrower.
9. Demonstrate an understanding of and comply with bank policies and procedures, as well as regulatory guidelines as applicable to the position.
10. Maintain a thorough knowledge of commercial, agricultural and consumer loan documentation and collateral requirements, loan policy, loan regulations, and loan system functionality.
11. Professionally communicate and provide service to Loan Officers, Credit Administration, and various departments by investigating and resolving complex documentation problems and inquiries.
12. Assume additional responsibilities as assigned.

Requirements:

1. High School diploma or GED.
2. Five years experience working with commercial, agricultural, or retail loan related documentation.



3. Proficient with Microsoft Office, particularly Word and Excel.

Desired Knowledge, Skills, and Abilities:

1. Associate or Bachelor degree in Accounting, Finance, Business Administration, or a related field.
2. SBA loan related experience.
3. Knowledge of loan structure and documentation in order to remain compliant with federal regulations and River Bank policies and procedures.
4. Strong understanding of loan systems and other supporting systems for flood certificates, credit bureaus, UCC name & lien searches, etc.
5. Strong communication skills, both written and verbal.
6. Ability to make timely decisions in a fast paced environment.
7. Ability to remain flexible in order to adapt to changes in the work environment.
8. Strong organizational skills with an ability to prevent and solve problems.
9. Strong attention to detail.
10. Excellent leadership skills.