| | |
|---|---|
| **JOB TITLE:** | **Commercial Real Estate Loan Processor** |
| **DEPARTMENT:** | **CLP** |
| **INCUMBENT:** | _____ |
| **SUPERVISOR:** | **CLP Manager** |
| **FLSA STATUS:** | **Non-Exempt** |
| **DATE:** | _____ |

## JOB PURPOSE

Responsible for administrative support to the lending officers and branches in preparation of loan documents, including but not limited to real estate, consumer and commercial loans.  Prepares loan documents required for proper documentation of loan to ensure compliance with banking regulations.  Responsible for providing professional, friendly customer service when responding to inquiries for loan status.  Responsible for referral and cross-sells of bank products and services.

## DUTIES AND RESPONSIBILITIES

1. Accurately and efficiently performs administrative duties in the preparation of loan documents to support the lending officers and branches for loans, including but not limited to mortgage, consumer and commercial.
2. Reviews loan documents submitted from loan officers to ensure loan file information is complete, accurate and in compliance with banking regulations.
3. Enters loan information into the loan system, prints necessary documents and completes loan files.
4. Tracks exceptions to ensure timely receipt of missing documentation.
5. Responds to loan officers and branch requests for status updates on loans in process.
6. Responsible for meeting the department's standards for quality and quantity of work product to ensure customer satisfaction.
7. Responsible for the referral and cross-sell of bank products and services.

## CONTACTS

Daily contact with supervisor, loan officers and branch lending staff.

**SPECIFIC REQUIREMENTS**
1. High school diploma or equivalent experience.
2. Knowledge of personal computer and related word processing and spreadsheet software.
3. Ability to work under pressure and deadlines.
4. Excellent oral and written communication skills.
5. Excellent customer service skills.
6. Ability to work independently and as a team with excellent time management skills.
7. Detail oriented.


**PREFERRED REQUIREMENTS**
1. Two to three years experience in a financial or mortgage institution in lending support function and/or document preparation.
2. Comprehensive knowledge of banking rules and regulations.
3. Familiar with the bank's core accounting system.
4. Knowledge of various banking departments.
5. Basic accounting skills.


**PHYSICAL REQUIREMENTS**
Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment.


**NOTICE**
1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.

8.  This position description does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.

_____

Employee                                          Department/Division Manager


_____

Date                                              Date