

JOB TITLE: Loan Operations Specialist II **STATUS:** Non-Exempt

REPORTS TO: Loan Operations Manager

MISSION: Under the general direction of the Loan Operations Manager incumbents in this job position will primarily process commercial loan transactions. Incumbents will see that workflow is maintained in a manner that ensures quality expectations and Service Level Agreements are met.

INTENT: Loan Operations Specialist II is a mid-level position in the lending support series. Incumbents possess knowledge in processing commercial transactions and all financial and regulatory information required, although not to the extent of the Loan Origination Specialist III. Projects performed at this level are more complex than those performed by a Loan Origination Specialist I and require more independent decision making.

PRINCIPAL ACCOUNTABILITIES:

Loan Processing and Documentation: Documents loan packages by using an automated software program, verifying accuracy of input and documents produced.

- Ensures correct combination of documents prepared/received for each transaction to secure legal interests of the Bank.
- Negotiates loan-signing dates with customers, title companies, and loan officers.
- Appropriately disburses loan proceeds.

Loan Boarding: Inputs loan parameters into core system to provide for ongoing servicing.

- Ensures accurate entry into core system matching loan documentation.
- Reports to supervisor and management of status of loans.
- Images documents for ongoing servicing needs.

Loan Servicing Support: Performs a variety of duties and activities to ensure exceptional customer service and protect the Bank's interests.

- Performs related account servicing responsibilities accurately, including account changes, responding to customer questions, resolving customer concerns, processing customer transactions, etc.
- Ensures that policies and procedures are administered consistently and in accordance with the Bank's objectives and banking regulations.
- Ensures the maintenance of proper documentation of loans as specified.
- Assists in the preparation of required loan reports.

Compliance: Assists in the Bank's compliance with all federal and state laws and regulations pertaining to lending.

- Responsible for learning all relevant federal and state banking rules and regulations regarding lending.
- Completes all assigned compliance training in accordance with designated schedule.

- Assists in the development and implementation of policies and procedures to assure Bank compliance with the Bank's lending rules and regulations.
- Performs assigned duties within defined compliance policies and procedures.
- Cooperates with banking regulators, as well as internal and external auditors during their examinations of the lending function.

Interpersonal/Team Skills: Establishes and maintains effective rapport within the department as well as with other internal/external customers, vendors, management, etc., to ensure quality services and products.

- Ensures manager is informed of any potential impedance to the performance of assigned tasks. Solicits help and input as necessary.
- Negotiates and resolves conflicts regarding work assignments, communicating problems, suggestions, etc., to manager as appropriate.
- Participates in work unit or Bank activities that enhance the efforts and goals of the Bank and/or team.
- Contributes to teamwork by taking the initiative to assist co-workers, actively participating in staff meetings, suggesting productivity improvements, complying with attendance and other human resource policies, and being pro-active in problem resolution.

MINIMUM JOB REQUIREMENTS:

- Formal college-level training/education in business desirable; ability to learn loan processing, closing, administration functions, etc. required.
- Working knowledge of commercial and real estate lending regulations, title insurance, loan documentation, disbursement procedures, and other loan processing and servicing skills preferred.
- Effective customer service techniques, along with good verbal and written communications skills.
- Strong math skills and attention to detail required.
- Ability to work well with loan officers, support staff, challenging customer situations, and problem accounts.
- Regular attendance required.
- Ability to meet bonding requirements for employment purposes.

Scope of Responsibility: The incumbent has significant financial responsibilities including loss prevention and risk management. The nature of the work is such that failure to perform satisfactorily has a costly and significant impact on part of the organization.

Internal Contacts: This position has contact with senior management, officers or officials; loan customers, managers, professional employees or program administrators, which involves explanation and discussion of complex information through the use of human relations skills; and non-managerial employees which involves the exchange of information.

External Contacts: This position has contacts with: loan customers, outside clerical, production, or service employees or loan applicants; business or professional representatives of client or competing organizations or government enforcement agencies, which involves explanation and discussion of complex information through the use of human relations skills; and business or professional representatives of outside groups, agencies, or organizations, which involves explanation and discussion of complex information through the use of human relations skills.

Physical Demands: Physical and environmental factors are not a consideration for this job.

The statements contained herein reflect general details as necessary to describe the principal functions for this job, the level of knowledge and skill typically required, and the scope of responsibility, but should not be considered an all-inclusive listing of work requirements. Individuals may perform other duties as assigned, including work in other functional areas to cover absences or relief, to equalize peak work periods or otherwise to balance the workload.