

Loan Operations Representative

Department: Lending

Reports to: Loan Operations Manager

Direct Reports: None

Summary: This position requires someone who has an excellent knowledge of loan functionality on mainframe system. Has excellent knowledge of loan documents and loan document preparation system. Performs master file changes in the mainframe system for loan related items. Excellent communication with all departments of the bank with emphasis in communication with Lending Officers and Lending Assistants. Prepares loan and collateral files and may prepare loan related reports including but not limited to loan production, loan quality, document exception reports, loan pledging reports, etc.

Job Requirements: The candidate must detail oriented and have strong multitasking skills. Basic knowledge of loan documentation preferred.

Specific Job Functions but not limited to the following:

- Uploads loan to mainframe after loan is closed.
- Has excellent knowledge of the loan policy manual.
- Assists Loan Operations Manager in maintaining and following a loan operations procedure manual.
- Review loan data after upload for accuracy.
- Ensures loan files contain documents with proper signatures, dates and other relevant data.
- Assembles and verifies accuracy of loan documentation
- Checks documents for proper vesting, legal descriptions, closing dates and signatures
- Maintains new and paid consumer loan files. Performs variety of loan duties requiring knowledge of departmental procedures. Uses office computers for data input and other activities.
- Orders Appraisals, Title work, Environmental, UCC searches and may order credit reports.
- Answers telephone inquiries and written inquiries concerning loan processing and information.
- Cross-markets financial institution products and services as appropriate.
- Scan and Index loan documents to bank's imaging system.
- Maintains original notes, guaranties, titles, deeds in fire retardant setting.
- Manages and clears exception lists for collateral, financial statement, insurance, etc.
- Experience with Jack Henry's Onboard loan system
- Performs other duties as assigned
- Non-Exempt (hourly). full time position