



JOB DESCRIPTION

JOB TITLE:	Loan Processor	JOB GRADE:		FLSA:	Exempt
BRANCH/ DEPT:	Branch	REPORTS TO:	BDO	REV. DATE:	1/10/05

SUMMARY:

This is an exempt level position responsible for assisting the loan officer in all loan related duties. This includes preparing and processing all loan approval and closing documents, clearing any loan deficiencies, contacting clients regarding necessary documents, collecting past dues, reviewing loan reports, and resolving customer account issues. This position is accountable for ensuring all loan documentation is in compliance with FDIC and Bank guidelines.

REQUIREMENTS:

High School plus 2-4 years banking experience preferred. Previous loan processing and/or credit experience beneficial. Strong MS Word, Excel and detail oriented. Moderate analytical ability required to: Review customer information against established credit criteria, perform basic mathematical calculations, research and respond to customer inquires promptly and accurately. Must have the ability to effectively communicate. Strong and demonstrated verbal, written and listening skills are required. Professional telephone skills and manners required.

PRINCIPLE ACCOUNTABILITIES:

- Accurately and efficiently enter customer and loan information into the Bank's loan documentation system.
- Ensure loans submitted are documented properly and the files contain all required information and documents.
- Assist with loan closing process: loan packaging, closing, and post closing duties.
- Follow up on any document exceptions. Keep document exceptions to _____%.



JOB DESCRIPTION

- Assist with past due collections efforts.
- Order property title searches and appraisals when appropriate.
- Order and review flood determinations.
- Request and review required income verifications.
- Submit appropriate and accurate attorney instruction letters and loan commitment letters.
- Maintain a current knowledge of loan regulations and Bank policy.
- Ensure that all RESPA regulations are met and all required documentation is signed by the applicant.
- Serve as a back up to the CSR when needed for the deposit account opening process.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

Affirmative Action/Equal Opportunity Employer