



Straight Talk. Fair Deals.

Position Title: Commercial Loan Processor
Reports To: AVP, Mortgage Operations Manager
Department: Loan Processing
Supervises: Non-Supervisory
FLSA Status: Non-Exempt
Grade Level: 23

Position Summary:

The Commercial Loan Processor is responsible for assisting loan officer(s) in all phases of processing. This position is responsible for processing approved loans and documentation of commercial and municipal loans in compliance with bank policy and regulatory guidelines. This position communicates with lenders, customers, internal staff, brokers, counsel, title companies, etc. to respond to inquiries, resolve problems and obtain all necessary documentation required for the file.

Duties and Responsibilities:

- Coordinates the processing of approved new commercial loans, letters of credit, extension, modification and deferral agreements, loan advances, and any other documentation as necessary. Reports any exceptions promptly and prior to disbursement.
- Working with the Commercial Loan Officer or Community Banker in order to preparing acquiring, and assembling documentation for commercial loans following underwriting guidelines and policies.
- Assists other departments with lending related functions including regulatory reporting and special projects.
- Maintains the commercial loan filing system.
- Orders flood certifications, appraisals, title insurance, UCC searches, and surveys as needed.
- Reviews loans in process for accuracy, technical exceptions and adherence to policies, laws and regulations; reports exceptions to immediate supervisor and/or Commercial Loan Officer.
- Coordinates loan closings with closing attorney, Commercial Loan Officer or Community Banker, and disburses loan proceeds.
- Ensures documents are recorded and legal filings complete.
- Updates records and verifies that files are complete and accurate.
- Prepares transactions, reports, correspondence, memos, and performs other clerical/administrative duties in an accurate manner.
- Attend meetings to discuss complex commercial transactions and/or review pending loans.
- Responds to internal and external inquiries regarding the status of loans in process, technical exceptions, loan documents and other banking-related questions.

- Consistently demonstrates proficiency in providing exemplary customer service in person and by telephone. Maintains a friendly, positive, and professional attitude. Resolves difficult situations with tact and diplomacy.
- Advises Loan Officer of problems with procedures, policies, improper calculations, deadlines, and other problems.
- Assumes additional responsibilities as assigned.

Education and Experience:

- Associate's degree or equivalent work experience.
- 2 -5 plus years of experience and/or training as a commercial loan processor or in a commercial lending support position strongly preferred.

Skills and Abilities:

- Strong and effective communication skills, both oral and written.
- Excellent relationship and customer service skills.
- Ability to handle multiple tasks and meet deadlines.
- Ability to read and interpret legal documents.
- Ability to gather and track information.
- Proven analytic and critical thinking skills.
- Excellent organizational skills and attention to detail.
- Proficient computer skills.

Working Conditions:

- General office environment
- Physical surroundings are generally pleasant and comfortable
- Moderate lifting (to 35 lbs.) required. Moderate reaching, walking, sitting and standing required.

External and internal applicants, as well as position incumbents who become disabled, must be able to perform the essential job functions (as listed) either unaided or with the assistance of a reasonable accommodation to be determined by management on an individual basis.