

**Job Title: Senior Loan Operations Processor**

**Reports To: Director-Loan Administration**

**Job Summary:**

Responsible for the accurate, compliant, and timely operations of the Bank's loan process to include but not limited to: booking of new and renewed loans on loan system, proper loan accounting and other ledger reconcilements, loan payment processing, maintaining the life of loan on loan system, reporting of government loans, and related customer service activities.

**Primary Duties/Responsibilities:**

This list includes the current primary responsibilities of this position. It is not intended to be all-inclusive and is subject to change, as needed, for the purpose of operational efficiency.

- Board new loans, renewed loans, lines of credit, and participated loans while identifying relationships and ownerships, approval requirements, and perfecting pledged liens and mortgages.
- Process payments, payoffs, payment reversals, advance draws, participation payments, non-posts, origination and other fee payments, while reconciling to the loan system.
- Perform maintenance duties on loans as necessary to include address changes, auto payment transfers, special handling requests, tickler updates.
- Perform daily reconciling procedures to general ledger accounts affected by loan activity, working with other department reconcilements (such as Wire, Deposit accounts), and documenting data.
- Provide internal and external customer service requests. This includes research, mortgage verifications, audit confirmations, payoff statements, all provided in a timely, positive and professional manner.
- Perform various reporting duties to include SBA and USDA reporting, assisting with the Bank's board reports.
- Prepare checks for loan proceeds, post-closing invoices, overpayment refunds, and completes wire requests.
- Performs other operational functions such as verifying all loan statements and notifications for mailing, maintaining collateral and note vault contents.

**Qualification Requirements:**

- Excellent communication skills, including the ability to listen attentively and intuitively, and effectively convey a response that promotes a positive impression.
- Excellent time management and organizational skills and the ability to work independently with little supervision.
- Ability to demonstrate aptitude for detail work and ability to effectively meet specific deadlines.
- Ability to respond under pressure while effectively working with multiple priorities and schedules.
- Ability to solve problems using accounting/mathematical skills

**Experience Requirements:**

- Thorough knowledge of loan system processing and reporting (2-5 years in loan processing required)
- Thorough knowledge of loan accounting principles and procedures
- Working knowledge of government guaranteed loan programs
- Working knowledge of regulatory compliance as it relates to loan processing
- Working knowledge of Excel, Word

**Physical Requirements:**

- Normal office activity.
- May require long periods of typing and repetitive motion.