

JOB POSTING

DATE POSTED:	FEBRUARY 1, 2019
POSITION:	LOAN PROCESSOR
BRANCH LOCATION:	PERRY, GEORGIA
REPORTS TO:	LOAN PROCESSING MANAGER

Job Summary: Compiles and prepares data needed to process loan requests; assembles and verifies loan documents for accuracy.

Job Requirements:

- High school diploma or equivalent
- Ability to work well with others in a close environment
- 3-5 years of banking experience, preferably in loan processing
- Basic experience, knowledge and training in all the Bank's lending activities and terminology
- Good understanding of loan application policies and procedures, as well as documentation required by underwriters and government agencies when needed.
- Basic typing skills to meet production needs of the position
- Effective verbal, written and interpersonal communication skills
- Good organizational and time management skills
- Proficient using Microsoft Excel and Microsoft Word
- Ability to work with minimal supervision while performing duties
- Contribute to the fulfillment of department and Bank objectives and goals
- Ability to exercise discretion and tactfully handle sensitive and confidential issues
- Strong problem-solving abilities
- Recognize and adhere to guidelines provided for time sensitive functions being performed
- Recognize problems that may have customer or regulatory impact and escalate them to management

Specific Job Functions:

- Provides assistance to the loan officer and staff. Prepares loans including updating loan data in the financial institutions computers and assembling of documentation for customer loans. Closes loans and disburses proceeds.
- Ensures that loan files contain documents with proper signatures, dates and other relevant data.
- Assembles necessary loan information (credit reports, titles, etc.) and verifies accuracy of loan documentation.
- Checks documents for proper vesting, legal descriptions, closing dates and signatures.
- Performs variety of clerical duties requiring knowledge of departmental procedures.

- Uses office computers for data input and other activities. Prepares reports for Loan Committee Meetings.
- Answers telephone and written inquiries concerning loan processing and information.
- Prepares draws and other disbursements of loan proceeds. Facilitates loan payoff procedures.
- Participates in required annual BSA/AML training.
- Complies with BSA/AML policies and procedures including identifying and reporting suspicious activity and other job specific duties related to BSA.
- Assists in special projects and tasks for the department as directed
- Assists with other duties as assigned

Mental Requirements:

- Excellent oral and written communication skills
- Displays good presentation, interpersonal and organizational skills
- Has the ability to set priorities and meet deadlines
- Strong initiative
- Strong analytical skills
- Ability to work independently
- Ability to research regulatory laws

Physical Requirements:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

General Statements:

- SunMark Community Bank is an Equal Employment Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.
- This document is for informational purposes only and is not to be construed as an employment agreement or contract. SunMark Community Bank retains the right to amend or change the job description at any time without prior notice