



Job Opening- Loan Administration Specialist, Tonganoxie, KS

First State Bank & Trust is a community bank with locations in north-east Kansas including Piper, Basehor, Tonganoxie, Lawrence, and Perry. We are looking for an experienced banker to join our Risk Management team as a Loan Administration Specialist in Tonganoxie. Ideally, candidate will have 5 years prior banking experience in loan operations, credit administration, and/or lending.

SUMMARY

The Loan Administration Specialist is responsible for providing a quality control check of the Bank's Commercial and Retail credit files. This person is expected to work collaboratively with all Departments to achieve the highest level of quality and efficiency in the lending processes, while ensuring compliance with Bank policy and regulatory guidelines, as well as sound banking practice.

- **Technical and Policy Exceptions Management** – identifying, analyzing, reporting and tracking exceptions along with some exception clearing (when possible) or waiver generation. Not only is this a control process, but a servicing opportunity too.
- **Quarterly Construction Draw Audit** – assist with the quarterly construction draw audit. This will entail traveling to all bank locations and reviewing their draw files and preparing a report for Board with findings and recommendations.
- **Other Audits** – assist with other official audits as requested.
- **Loan Management** –assist in loan management (serving as loan assistant, loan operations, and all else assigned) on the specialized loan programs:
- **BHG loans** – assist with daily marketplace and auction information distribution, and on loans we purchase, responsible for the boarding data and wire instructions forms, ensuring the wire is sent when required, ensuring the loan is put on the system as required (with correct amortization per BHG), ensuring that all post-closing exceptions are cleared.
- **Colliers Funding participation loans** – assist with servicing loans purchased from Colliers, including tracking and clearing exceptions. Also, ensure payments are correctly applied and our records match the lead bank's records.
- **CMBS loan pool** – assist with servicing loans purchased from Clearview, including tracking and clearing exceptions. Also, ensure payments are correctly applied and our records are accurate.

- **Bank Advisors** – assist with file transmission as required. Organize bank files for BA.
- **Real Estate Tax Audit** – manage the annual audit program, carrying out the required audits as required or delegating this work to others such as tellers or summer interns. This is to be completed in July each year for the August Board meeting.
- **Loan & Discount Committee, PRM and Senior Secured Investment Committee** – serve as back-up secretary to the Committees setting agendas, calling meeting, noting approvals, taking minutes and imaging as needed.
- **Reporting** – learn all Business Analytics reporting. Currently responsible for: Policy & Technical exceptions, flood exception report, BHG monthly reports, Non-conforming report, Out of Territory report.
- **Workout Strategies** – responsible for the quarterly collection and distribution of the Workout Strategies.
- **Exam Management** – assist with managing safety and soundness exams
- **FHLB file review** – Code FHLB eligible loans on Premier.
- **Final Title Policy review** – review all final title policies and ensure exceptions have been cleared.

To apply e-mail your resume to kathyy@firststateks.com

www.firststateks.com

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