



Head of Loan Administration
Job Classification: Exempt, Full-Time
Topeka, KS

Primary Accountabilities:

The Head of Loan Administration is responsible for working directly with the Bank's lending staff to process our loan portfolio, which includes consumer, residential real estate, agriculture, and commercial loans. Ongoing responsibilities include the day-to-day management of the Loan Operations Department. Participating in strategic direction for commercial/consumer/mortgage banking initiatives; providing direct training to allow those persons to perform and manage effectively. This position will operate as a subject matter expert both within Loan Operations and in regards loan accounting issues, procedural issues, and technical issues.

Major Duties:

- Work with our lending staff to process and close loan requests/applications.
- Mentor and train other loan processors on proper procedures.
- Responsible for managing the Loan Operations Department by ensuring accurate and timely servicing of the Bank's loan portfolio, overseeing the production of loan documentation relating to the opening, servicing and closing of all loans, and ensuring loans and agreements comply with state and federal laws, regulations and Bank lending policies and procedures.
- Ensures department activities run smoothly and efficiently; provides leadership, training and supervision within the department; provides a high level of customer relations and service; performs direct supervisory duties of department staff, coordinates staff for coverage in all related areas of the department; and is required to be fully knowledgeable and skilled in all areas of servicing loans.
- Monitors staff in loan documentation preparation and quality control, and ensures the organization of the department, coordinating available resources (e.g. staff, materials, etc.) for maximum results.
- Reviews loan documentation for accuracy and completeness, and monitors compliance with state and federal laws, rules and regulations and the Bank's lending policies and procedures.
- Consistently applies superior decision-making techniques pertaining to inquiries, approvals, request as they apply to existing policies and procedures, keeping within assigned approval limits and using these instances as learning tools for employee development.
- Services and maintains investor sold participations and ensures investors are provided reports in accordance with agreements.
- Services and maintains data on non-accrual and/or charged-off loans; makes loan grade changes as directed.
- Ensures implementation and compliance to meet security precautions and protect customer loans, collateral, Bank assets and staff.
- Assists the Chief Credit Officer in implementing cost controls for the department and monitors expenses to ensure compliance with budget.
- Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; and accepts responsibility for own actions.
- Assures compliance with all Bank policies, procedures and processes, and all applicable state and federal banking laws, rules and regulations, and adheres to Bank Secrecy Act (BSA) responsibilities that are specific to the position.
- Communicate with other bank department managers and officers to promote efficient workflow and establish positive work relationships across the organization.
- Responsible for the overall loan operations management and oversight of the commercial, real estate, mortgage, and consumer loan accounting systems, processes and loan operations staff.
- This position will oversee the team's training and development, periodic staff reviews, problem resolution, and ensuring that the department meets its goals.
- Maintain and demonstrate proficiency with loan software applications (CreditQuest, ConsumerBot, Mortgagebot, LaserPro, GEO pro, and imaging system) and help oversee the vendor management functions for these software platforms along with Suntell and Core Systems.



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- Work with system providers and vendors to utilize applications to the fullest capacity, streamline processes and procedures, and ensure accuracy and compliance. Implement periodic updates to system software, verify that enhancements are working correctly and train department staff on updates.
- Supervise all aspects of loan operations including generation of loan documents, payoffs, draw requests, collateral management, post-closing functions, document imaging, e-signatures and balancing general ledger accounts.
- Be responsible for timely preparation reports including but not limited to Board, SBA, regulatory, audit, and external loan review.
- Serve on Bank's Compliance Committee and adhere to all state and federal banking regulations, research new regulations, suggest changes to policies and procedures, and implement them as necessary. Stay current on compliance and regulations by attending seminars and reading available information.

Required Qualifications:

- Minimum of 10 years of experience in financial services operations
- Previous experience in commercial banking loan operations with increasing level of supervisory/manager responsibility.
- Software knowledge of common LOS, LAS, and bank core systems
- Strong knowledge of all loan operations functions.
- Previous experience in loan processing/administration. Knowledge/experience in residential real estate loan processing is required.

Employee Benefits Include: Paid Sick/Vacation Time, Paid Holidays, Health, Vision & Dental Insurance, Short- & Long-Term Disability, 401(K) with a Match plus more.

Please apply at: <https://www.kawvalleybank.com/about/careers>

We are an Equal Opportunity Employer.