



## Loan Portfolio Manager/Processor

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Classification: Salary Non-Exempt

Reports To: SVP Loans/President

Supervises: NA

### Job Description

#### Position Summary

Accountable for accurate, prompt, and courteous work flow for high volume loan officer. This position is designated as "sensitive" due to the employee's ability to access highly confidential information. Provide office support to Bank loan processors and lenders. Prior knowledge of loan processing is a must, with a minimum of five years' experience required. This job requires in-person candidates only; not a remote or hybrid position.

#### Essential Duties and Responsibilities:

- Treat customers' business with confidentiality, adhering to the bank's confidentiality policy
- Assist customers with routine account-related requests
- Research and resolve customers problems and refer them to other bank personnel when appropriate
- Answer the telephone in a friendly, professional manner by the third ring if possible
- Accept payments for loans and forward payments/information on to other departments as appropriate
- Assist in managing appointments/scheduling meetings for SVP-Loans/President
- Coordinate loan file work flow from start to finish ensuring all files follow loan policy and processing procedures
- Prepare/process loan documentation for lenders on a daily basis
- Review loan documentation for accuracy, completeness, and compliance with applicable regulatory requirements and state laws
- Cross check/review loan documentation for other loan processors to ensure accuracy
- Assist with basic financial analysis and loan terms to ensure compliance with the bank's loan policy
- Assist with completion of the LAR (Loan Approval Report), credit report or other related initial documents as directed
- Book executed loans into the bank's core software platform
- Ensure all collateral is legally documented and security interests are properly perfected as required by the respective state/jurisdiction
- Accurately track all pending documentation to ensure timely receipt and/or proof of filing
- Ensure that quick and proper responses are provided to lender/customer requests for loan file inquiries
- Work daily overdraft list for proper decisioning/risk (within board approved limit)
- Issue official checks and cashier's checks obtaining approval and signatures as required
- Collect appropriate fees for products and services as outlined on the bank's fee schedule
- Report weekly to loan staff on discrepancies and tracking issues
- Support other loan department personnel as requested
- Complete assigned annual compliance training
- This position provides considerable opportunity for advancement into a management role

**Competencies:**

- Analyze information skillfully weighing risk of loss
- Identify and resolve problems
- Clear oral and written communication skills
- Teamwork oriented
- Proficient computer skills
- Perform several tasks simultaneously
- Handle stressful situations
- Manage interruptions efficiently
- High level of attention to detail
- Planning and organization skills

**Work Environment and Physical Demands:**

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, calculators, printers, and fax machines.

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. While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle or feel; and reach with hands and arms.

The noise level in the work environment is usually quiet.

**Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed are representative of the knowledge, skills and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- High School diploma; or equivalent
- Customer service experience required
- Bank loan processing experience of at least five years required
- Skilled at using Wolters Kluwer Compliance One/Vanceo and FIS Horizon XE highly desired
- Read, analyze, and interpret common technical journals, financial reports and legal documents
- Ability to define problems, gather data, establish facts and draw valid conclusions
- Knowledge of word processing software, spreadsheet software, e-mail software and use of the Internet

**Other Duties:**

Please note this job description is not designed to cover or contain a comprehensive listing of duties, responsibilities, or activities that are required of the employee for this position. Duties, responsibilities, and activities may change at any time with or without notice.

**Benefits:**

- Competitive Wages
- Health and Dental Insurance
- Company paid Life Insurance
- Paid Time-Off
- Paid Federal Holidays
- 401(k) Plan

**Acknowledgment:**

The employee's signature below constitutes his/her understanding of the requirements, essential functions and duties of the position.

Employee: \_\_\_\_\_

Date: \_\_\_\_\_

Applications are available at: [www.firstoakbank.com](http://www.firstoakbank.com) or you may send a resume to: Shanda Chambers at [schambers@firstoakbank.com](mailto:schambers@firstoakbank.com).