

JOB IDENTIFICATION:

Job Title: Loan Operations Officer

Title of Supervisor: President/CEO

Date: November 2, 2023

JOB SUMMARY:

Senior level position. Not remote. Manage and supervise all loan operations staff. Responsible for the daily success and operations of the Loan and Home Mortgage Departments.

PRIMARY RESPONSIBILITIES/DUTIES:

- Manage, supervise, train, educate and support loan operations staff.
- Oversee all loan servicing and funding processes and procedures for commercial, consumer, participation and residential real estate loans.
- Responsible for overall underwriting and processing of loans on the secondary market.
- Supervise preparation and submission of HMDA LAR.
- Oversee internal accounts.
- Loan review of all bank loans.
- Monthly review of loan reports.
- Write responses to internal audits.
- Adhere to the myriad of compliance regulations, bank policies and procedures.
- Problem solving and issue resolution for all loan servicing and funding situations.
- Continue to attend educational seminars as needed.
- Promote a positive work environment.

TECHNICAL REQUIREMENTS:

- Working knowledge of myriad of banking regulations.
- 5+ year's experience in secondary market home mortgage lending underwriting and processing.
- 2+ year's experience in banking to include consumer, commercial and real estate lending or loan processing and funding.
- Intermediate level of computer proficiency including Microsoft Word and Excel and utilization of loan documentation software.
- Ability to plan, organize, and prioritize work, in order to meet deadlines and maximize efficiency and profitability. Must be attentive to detail and a self-starter and work within time sensitive timelines.
- Maintain insurance license.

EDUCATION:

- High school diploma or equivalent.
- Some college preferred

SKILLS & ABILITIES:

- Basic math skills.
- Ability to provide direction to/from various team members.
- Strong customer service abilities including outstanding oral, written and listening communication skills.
- Operating knowledge of bank services, products and regulations.
- Strategic problem-solving skills with ability to identify problems and recommend solutions.
- Ability to preserve confidentiality and use discretion with customer information both internally and externally.

- Strong sense of ethical integrity.

SALARY AND BENEFITS:

This is a full-time, salaried position and includes a comprehensive benefits package. Compensation will be commensurate with professional experience and education.

COMMUNITY BANK EMPLOYEE PLEDGE:

Each day I will:

- Provide an excellent customer experience.
- Create a positive environment.
- Foster meaningful relationships with our customers and my team.
- Find opportunities to support our customers' needs.
- Operate with integrity and be a good example of community.

COMMUNITY BANK CORE VALUES:

- Integrity
- Relationships
- Excellence

EMPLOYMENT PRACTICES:

Community Bank is an equal opportunity employer. All applicants will be considered for employment without attention to race, color, religion, sex, sexual orientation, gender identity, national origin, veteran, disability status, or any other basis, which now or in the future may be specified by law.