



Loan Specialist
Job Classification: Non-Exempt, Full-Time
Topeka, KS

Primary Accountabilities:

The Loan Specialist is responsible for providing Loan Documentation utilizing various programs, and for providing administrative support to the lending department. Maintain a high degree of confidentiality and integrity. Promote business for Kaw Valley Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

Major Duties:

- Assists loan officers in preparing consumer, commercial, and all real estate/mortgage loan requests in an accurate and timely manner in accordance with bank's loan policy and ever-changing rules and Federal Regulations.
- Order any applicable credit reports, title work, future advance endorsements, appraisals, flood determinations, UCC Searches, Certificates of Good Standing, corporate documents, vin search, etc.
- Determines if loan package contains all appropriate and required documents and that loans conform to all regulatory compliance laws. Will need to be able to review, understand, and extrapolate necessary information from By-Laws, Operating Agreements, Trust Agreements, and Title Insurance.
- Work for Loan Officer(s) and with Loan Administration to maintain loan files through all phases of the lending process and resolve documentation issues during the origination process. Prepare new and existing loan files for imaging.
- Obtains/reviews collateral documents, such as life insurance assignment and cash collateral accounts. Check for delinquent Real Estate taxes. Complete all requirements to perfect Collateral Securing Loans.
- Works with all other assistants in greeting customers, notarizing documents, and/or answering any other requests that may arise with a customer, including answering phone calls and assisting the customer.
- Identify and obtain missing information or documentation and follow up with loan officer or borrower as part of the loan review process.
- In a loan assistant's absence, work with loan officer to mail any required notices and return phone calls to customers. Process officer's insufficient checks either with the officer by phone or through notes given by officer.
- Loan Servicing duties include Customer Service calls, payoff requests, construction draw requests, release of collateral on paid loans, completing loan processing worksheets and real estate closing statements.
- Has the ability to close all loans with borrowers and has responsibility to ensure that loans are closed correctly and that, if applicable, all federal disclosure requirements are met.
- Performs additional duties as assigned.

Required Qualifications:

- High school diploma or equivalent.
- Two years of prior relevant, demonstrated work experience in a financial institution or loan related field is required. Knowledge of 1-4 family real estate is desirable.



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- High level of computer skills with knowledge of various computer programs, including and not limited to Microsoft word and excel, necessary to prepare loan documents along with ability to operate a 10-key calculator with a high degree of accuracy.
- Ability to communicate clearly and professionally through both verbal and written skills with customers in English. Bilingual in Spanish is highly desirable.
- Ability to pay close attention to detail and to make reliable and prompt decisions.
- Must demonstrate good work habits, maintain a professional appearance and attitude, and follow policies and procedures.

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

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

KVB is an Equal Opportunity Employer.