



LENDING ASSISTANT

Job Description

Department: Lending

Reports To: VP Loan Officer

Supervises: N/A

Status: Full-time, Nonexempt

Job Summary:

The Lending Assistant supports loan officers and enhances efficiencies in the lending function across Astra Bank, both locally and bank wide. This role assists with loan documentation, credit transactions, and filing systems, while ensuring accuracy and compliance with policies and regulations. The position contributes to a smooth lending process by gathering necessary client information, preparing loan files, coordinating documentation, and assisting with consumer loan and consumer real estate applications.

In addition, the Lending Assistant provides limited support on the front line, including assisting with basic transactions, taking payments, and answering incoming phone calls to ensure seamless customer service.

Core Competencies:

The Lending Assistant demonstrates teamwork, initiative, reliability, and adaptability in a fast-paced environment. They communicate effectively, plan and organize tasks efficiently, and pay strong attention to detail. A commitment to excellent customer service—both internal and external—is essential.

Key Result Areas:

- Maintain complete and accurate credit files by requesting, organizing, and scanning loan documentation.
- Ensure all documentation and transactions comply with Astra Bank Loan Policy and applicable regulations.
- Provide oversight and review of loan documents for accuracy and completeness.
- Deliver high-quality service to both customers and internal staff, supporting the efficiency of the lending function.
- Provide backup customer service on the front line as needed.

Duties & Responsibilities

- Prepare, process, and maintain loan documentation, credit transactions, and filing systems.
- Order title insurance policies, appraisals, and required loan-related documentation; perform UCC lien searches; file real estate mortgages; obtain payoffs and releases; and process insurance, credit reports, flood certifications, OFAC checks.
- Assist with pre-closing and closing processes, including disbursing loan proceeds and preparing documents for real estate closings.
- Scan and maintain electronic files in systems such as Precision and Director, ensuring accuracy and compliance.



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- Submit files to Operations and mail adverse action notices based on underwriting decisions.
- Monitor the tickler system to ensure current documentation is maintained.
- Validate compliance with federal and state lending regulations; recommend updates or revisions to policy or procedures when needed.
- Generate and maintain weekly and monthly reports as required by management.
- Provide assistance to loan officers, lending staff, auditors, and regulatory examiners.
- Answer technical questions related to loan processing and documentation.
- Post loan payments and advances.
- Provide limited front-line assistance such as answering phones, processing simple transactions, and accepting payments.
- Provide exceptional internal and external customer service.
- Follow all bank policies and procedures.
- Perform other duties as assigned.

Requirements:

- High school diploma or GED required; Associate degree or college coursework preferred.
- Prior loan processing or banking experience preferred.
- Strong organizational, communication, and computer skills.
- Ability to manage multiple priorities in a fast-paced environment.
- Ability to stand for long periods and lift 20–40 lbs.

Astra Bank is an Equal Opportunity Employer. The preceding job description has been designed to indicate the general nature and essential duties and responsibilities of work performed by employees within this classification. It may not contain a comprehensive inventory of all duties, responsibilities, and qualifications required of employees to do this job.

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