

Helping customers with their financial needs and leading the way in innovation and responsiveness is the core of CoreFirst Bank & Trust's ("CoreFirst") mission. This philosophy, the CoreFirst Way, has guided the bank well for over sixty (60) years and sets us apart from competitors.

Position Description:	Director of Loan Operations		
Reports To:	Chief Operations Officer	Department:	Loan Operations
Supervises:	Loan Servicing Representatives	Classification:	Full-time, Exempt

 Hours:	Monday – Friday, 8:00 am-5:00 pm; must be available to work any hours, including evenings and weekends, when necessary	
 Location:	Headquarters	3035 SW Topeka Blvd. Topeka, KS 66611
 Role:	The Director of Loan Operations provides leadership and oversight of the Bank's loan processing, documentation, closing, funding, servicing and ongoing loan administration functions. This position is accountable for ensuring loan operations are accurate, timely, compliant, well-controlled, and responsive to the dynamic needs of customers and our lending teams across all markets and lending channels. The Director establishes consistent operating standards, develops employees, strengthens internal controls, and continuously improves processes and technology to support the Bank's current loan portfolio and future growth..	
 Apply:	www.corefirstbank.com/careers	

**Essential Functions
& Responsibilities:**

Loan Operations Leadership & Oversight

- Provide leadership and oversight of the Bank's centralized loan operations functions, including loan processing, documentation, closing, funding, servicing, collateral administration, and related activities.
- Establish departmental goals, operating standards, performance expectations, service levels, and procedures aligned with the Bank's business objectives.
- Ensure loan operations effectively support commercial, consumer, and real estate lending activities across applicable markets and lending channels.
- Monitor operational performance, workloads, staffing capacity, service levels, and quality, implementing corrective actions and resource adjustments as needed.
- Establish consistent operating practices while accommodating legitimate differences in loan products, structures, and customer needs.

Loan Processing & Documentation

- Oversee the accurate and timely preparation, review, processing, closing, and funding of loan transactions in accordance with approved credit terms, Bank policies, and applicable requirements.
- Ensure loan documentation accurately reflects approved terms, collateral requirements, guarantees, covenants, repayment terms, and other applicable conditions.
- Maintain appropriate controls to verify required approvals, documentation, collateral conditions, and funding requirements prior to disbursement. Coordinate with lenders, Credit Administration, legal counsel, title companies, and other parties to resolve documentation, closing, and funding issues or expectation.
- Monitor processing quality and recurring deficiencies and implement appropriate procedural, training, or system improvements.

Loan Servicing & Collateral Administration

- Oversee ongoing loan servicing activities, including payment processing, loan maintenance, billing, payoffs, escrow administration, renewals, extensions, modifications, advances, participations, and other assigned servicing responsibilities.
- Ensure loan accounts, terms, rates, payment schedules, collateral information, and other required system data are accurately established and maintained.
- Oversee operational processes for collateral documentation, lien perfection, recording, tracking, insurance monitoring, releases, and other post-closing requirements.
- Establish appropriate authorization, review, and exception-management controls for servicing and collateral activities.
- Ensure servicing errors, customer concerns, missing documentation, and collateral exceptions are identified, escalated, and resolved timely.

Operational Risk, Compliance & Quality Assurance

- Establish and maintain effective internal controls throughout loan processing, documentation, closing, funding, servicing, and administration.
- Ensure loan operations are performed in accordance with applicable laws and regulations, Bank policies, approved credit terms, and applicable investor or program requirements.
- Partner with Compliance, Risk Management, Credit Administration, Information Security, Internal Audit, and other stakeholders to identify and address operational and regulatory risks.
- Maintain appropriate segregation of duties, approval authorities, transaction verification, quality-control, and exception management, practices.
- Oversee the investigation and remediation of operational errors, control deficiencies, audit findings, examination concerns, suspected fraud, and other significant exceptions.
- Maintain current procedures and training to reflect regulatory product, system, and process changes.

Systems, Technology & Continuous Improvement

- Provide business ownership and operational oversight of assigned loan systems, workflows, and related technology in partnership with Information Technology and designated system owners.
- Identify and implement opportunities to improve system utilization, automate manual activities, streamline workflow, reduce rework, and strengthen processing accuracy.
- Coordinate operational requirements, testing, training, and implementation for system enhancements, upgrades and new solutions.
- Monitor key performance indicators, including processing volumes, turnaround times, error rates, backlogs, quality productivity, and staffing capacity.
- Lead process improvement initiatives that enhance efficiency, consistency, scalability, operational reliability, and customer experience.
- Provide executive management with meaningful reporting regarding departmental performance, significant operational risks, resource needs, and improvement initiatives.

Service Delivery & Business Partnership

- Establish productive working relationships with lending teams, Credit Administration, Retail Banking, and other internal partners.
- Ensure loan operations provide timely, accurate, and responsive support throughout the lending and servicing lifecycle.
- Establish clear service expectations, communication practices, and escalation procedures for operational requests and issues.
- Partner with lending and credit leadership to evaluate the operational impact of new products, complex loan structures, policy changes, and business growth.
- Promote operational practices that support a positive customer experience while maintaining appropriate controls, documentation standards, and regulatory compliance.

Business Continuity & Third-Party Management

- Ensure critical loan operations functions have documented and tested business continuity and contingency procedures.
- Identify critical personnel, systems, vendors, data, and other dependencies necessary to maintain or restore loan operations during disruptions.
- Coordinate recovery requirements and testing with the Bank's Business Continuity and Operational Resilience functions.
- Oversee assigned loan operations vendor relationships and monitor service quality, processing accuracy, issue resolution, and adherence to established expectations.
- Partner with Vendor Management, Information Technology, Compliance, and other stakeholders regarding vendor performance, risk, contractual requirements, and contingency planning.

Leadership & Talent Management

- Lead, coach, and develop loan operations managers, supervisors, and employees.
- Establish clear responsibilities, performance expectations, accountability, and appropriate delegation throughout the department.
- Ensure employees receive appropriate onboarding, technical and regulatory training, cross-training, and ongoing professional development.
- Support succession planning and knowledge-transfer practices to reduce key-person dependencies and strengthen departmental capabilities.
- Evaluate organizational structure, staffing levels, employee capabilities, and resource allocation to effectively support current operations and future growth.
- Promote a culture of accuracy, service, accountability, collaboration, continuous improvement, and effective risk management.

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

Experience:	Required • Significant progressive experience in banking loan operations, including loan processing, documentation, closing, funding, servicing, or related lending support functions. • Demonstrated experience leading loan operations employees and managing complex lending processes. • Strong working knowledge of commercial and consumer lending operations, loan documentation, collateral administration, and servicing practices. • Experience establishing and maintaining operational procedures, internal controls, quality-assurance practices, and regulatory compliance processes. • Experience managing operational performance, resolving complex processing or servicing issues, and implementing process improvements. • Experience working with loan origination, documentation, servicing, core banking systems and related loan systems. • Demonstrated ability to collaborate effectively with lending, Credit Administration, Compliance, Risk Management, and other banking functions. Preferred • Experience overseeing centralized loan operations supporting multiple markets, branches, or business lines. • Experience with commercial loan documentation, complex loan structures, participations, and specialized servicing requirements. • Experience implementing or enhancing loan origination, documentation, workflow, or servicing technology. • Experience supporting significant operational changes, system conversions, or organizational growth. • Experience managing loan operations in a community or regional banking environment. •
Education:	• Bachelor's degree in Business Administration, Finance, Accounting, Banking, or a related field preferred; an equivalent combination of education, training, and relevant banking experience may be considered. • Relevant professional certifications or specialized training in lending operations, loan documentation, banking compliance, risk management, internal controls, or process improvement are beneficial.

Skills & Abilities:	• Comprehensive understanding of the loan lifecycle, including processing, documentation, closing, funding, servicing, collateral administration, and ongoing administration. • Strong knowledge of banking regulations, loan documentation requirements, internal controls, operational risk management, and related lending practices. • Ability to interpret approved credit terms and ensure accurate execution through documentation, system setup, funding, and servicing. • Strong leadership, coaching, delegation, performance management, and employee-development skills. • Ability to establish consistent operating standards while effectively managing the complexity and unique requirements of different lending products and transactions. • Strong analytical and problem-solving skills, including the ability to identify root causes of errors, processing delays, control concerns, and recurring operational issues • Ability to evaluate workloads, processing capacity, service levels, and resource needs to make effective staffing and operational decisions. • Strong organizational, communication, and relationship-building skills, with the ability to manage multiple priorities, competing deadlines, and complex transactions and work effectively with employees, lending teams, executive management, and other stakeholders. • Ability to exercise sound judgement when resolving exceptions, escalating risks, balancing customer service with control requirements, and handling sensitive customer, financial, and employee information. • Ability to develop and maintain operating procedures, quality standards, performance measures and process improvements that enhance efficiency, accuracy, scalability, and customer experience. • Proficiency with loan origination, documentation, servicing, core banking, imaging, Microsoft Office, and related banking applications, including the ability to interpret operational reports, loan documents, credit approvals, collateral records, policies, and procedural requirements. • Ability to respond to significant loan processing, funding, servicing, or operational issues outside normal business hours when necessary. • Commitment to maintaining current knowledge of lending practices, regulatory developments, banking technology, and operational best practices. •
Competencies:	• Adherence to CoreFirst Values: Respect, Communication, Integrity, Initiative, and Accountability. A secondary focus on internal and external Customers, Compliance, Ethics, Perseverance, and Time Management is also essential.

Physical Requirements:	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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is regularly required to talk or hear. The employee is frequently required to sit, stand, and walk. Some light physical effort required.
Travel:	Travel is primarily local during the business day, although some local evening and weekend travel may be expected.
Work Environment:	This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, copy machines, filing cabinets, and fax machines.
Other:	• Applicants must pass a drug screen and background check • Internal applicants must meet the minimum requirements of their current job and submit a resume via the employee portal

CoreFirst Employment Practices:

CoreFirst provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, age, disability or genetics. In addition to federal law requirements, CoreFirst Bank & Trust complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

I, _____, acknowledge by my signature below that I have received a copy of my position description.
Print Name

I have read and understand my job duties and responsibilities as **Director of Loan Operations**. I further understand that I am responsible for the satisfactory execution of all the duties described therein, under any and all conditions as described.

I can perform the essential function of this position with or without reasonable accommodations? _____ Yes _____ No

I certify that the information provided above is true and complete, and I understand that if the information provided above is false, it may result in denial of employment or dismissal.

Employee Signature

Date

HR Representative Signature

Date