

Commercial Loan Processor

Summary:

Responsible for processing commercial loan requests.

Role and Responsibilities:

- Maintain a solid foundation in all areas of commercial loan documentation, keeping updated on changing legal situations, industry trends and product specific issues. Demonstrate and apply knowledge of diverse commercial loan documentation, legal requirements, Bank policies, state and federal laws and regulations and apply such knowledge.
- Prepare loan documents for both new and renewed commercial loans, including third party document coordination, completion and review, ensuring that all prepared loan documents comply with the loan approval terms.
- Review all entity documentation to verify exact legal name, entity structure and signatory requirements.
- Perform a detailed analysis of UCC lien searches and real estate title work to ensure the priority of Bank liens as required in the loan approval.
- Enter all required data, loan products, collateral details, covenants, representations and warranties accurately into the Bank's loan documentation system to create loan documents free of any errors.
- Order real estate appraisals, flood determinations, environmental assessments, title, tax, and lien searches and other documentation required from third party resources.
- Prepare various reports periodically as requested by management.
- Maintain knowledge of available commercial banking products, processing procedures and underwriting guidelines.
- Ensure a position of responsibility and trust by keeping all customer business confidential while adhering to all ethics policies required by the Bank.
- Maintain knowledge of Bank policies and procedures as well as department procedures and assume responsibility for staying aware of any changes.
- Continually increase knowledge and skills through self-development, formal education and Bank sponsored training.
- Able to react to change productively and handle other essential tasks as assigned.

Work Experience & Technical Skills:

- High School diploma or equivalent and 2 years of related experience preferred.
- Demonstrate the ability to adapt to and use various PC based software packages.
- Must be able to follow through and multi-task in a fast-paced work environment.
- Excellent written and verbal communication skills.
- Good interpersonal relationship skills.
- Problem solving skills that allow development of solutions to technically complex problems and elimination of causes.
- Strong analytical skills for reviewing and analyzing loan documentation.
- Strong time management abilities and organizational skills.
- Ability to independently plan, prioritize and carry out simultaneous projects and meet deadlines.
- Ability to make decisions in a time sensitive manner and demonstrate flexibility.
- Proven technical skill, including familiarity with Microsoft Excel and Word required; experience using Laser Pro preferred.
- Self-motivation with the ability to handle detail-oriented transactions.
- General knowledge of legal and regulatory matters, perfection/recording requirements and Bank policy necessary for preparing commercial loan documents.
- Previous commercial banking experience preferred, particularly commercial lending.