**Commercial / Agri Loan Processor**

**SUMMARY**

## The Commercial / Agri Loan Processor will provide support to the overall credit function by assisting bank lending staff with properly documenting their commercial and agricultural loan files. This will include serving as a main source of knowledge for commercial and agricultural documents, laws and perfecting of liens.

**Department:** Lending – Branch **Exemption Status:** Non-Exempt

**Reports to:** VP Credit Admin

**MAJOR DUTIES AND RESPONSIBILITIES (ESSENTIAL FUNCTIONS)**

1. Provide Lending support to all branches.
2. Assist with due diligence with credit applications and annual reviews. Including requesting / ordering the following:

* Credit Reports
* Lien Searches
* Entity Searches
* Flood Determinations

1. Follow rules and regulations
   * Become familiar with rules and regulations concerning loans and general banking rules
   * Review credit files and loan documentation for compliance of all regulations
   * Maintain checklists
2. Prepare Closing Documents

* Follow checklist for all documents and processes including FHLB and HMDA
* Confirm entity
* Prepare all loan closing documents including modifications

1. Perform closing and post closing duties
   * Ensure lien perfection by recording EFS, UCC and Fixture Filings (and inputting tickler for continuations)
   * Book loan to servicing system
   * Ensure loan closing documents are clearly scanned and appropriately indexed
   * Use Funding worksheet on servicing system to disburse loan funds.

* Disburses loan funds (including checks to title companies, loan proceeds, filing fees and other bills)
* Input loan ticklers based on Loan Type
  + Lien Perfection and documentation thereof
  + Flood and Hazard Insurance
  + Financials (Tax Returns, Balance Sheets, etc)
  + Others as needed

1. Provide Customer Service

* Serve as primary information source for branch lending staff

1. Serve as back up for Loan Operations on certain items
2. Performs additional job related duties as assigned or required. May also seek product sales and cross selling opportunities and referrals.

**Knowledge/Skill/Ability Requirements**

* Knowledge of Bank Lending and Leasing functions
* Strong communication skills to effectively interact with personnel and customers
* Proven performance in problem solving and in maintaining/building customer relationships
* Maintain integrity in all areas, adhering to policies, regulations and utmost ethical standards
* Working knowledge of accounting principles, real estate transactions and terminology, lending procedures and Uniform Commercial Code.
* Uphold confidentiality and employee and customer privacy in all situations
* Demonstrate ability to prioritize and handle multiple projects
* Remain flexible to withstand unpredictable changes to schedules and deadlines

**Physical/Mental Requirements:**

* Ability to lift and/or move up to 25 lbs.
* Sit at a desk and computer terminal for extended time periods
* Move around within office and between bank locations to appropriately interact with all personnel

**Eligibility Requirements (Minimum Qualifications)**

High school diploma with a minimum of two years experience with lending and leasing or accounting area within the banking industry. Associates or bachelors Degree in Business and/or Banking is preferred.