



## **CREDIT ADMINISTRATION SPECIALIST**

**Summary:** The primary responsibilities of this position are to process approved commercial and consumer loan requests and deliver a completed loan document package to the lender and the customer as soon as possible. Responsible for obtaining, reviewing and arranging all loan documents. Prepares loan closing packages. Inputs and updates loan data into financial institution computer system; assembles and verifies loan documents for accuracy. Assists in research and analysis to develop or modify information systems.

### **Essential Functions:**

- Processes approved commercial and consumer loan applications using automated loan document preparation software.
- Selects appropriate Title Company, surveyors, appraisers, and other vendors, as needed and requested by lenders to acquire need vendor services.
- Prepares loan documents and closing instruction letters as appropriate.
- Transmits loan document packages to the lenders.
- Prepares commercial and SBA loan documents as requested by commercial lenders.
- Provides back up support for other "Team" or group positions.
- Willingly participates in all assigned duties and responsibilities.
- Assemble and/or amend loan documents utilizing LaserPro.
- Resolve discrepancies in loan documentation.
- Perform other varied duties as assigned.
- Verify lending compliance issues and regulations.
- Report HMDA information
- Applies some advanced skills to the position within assigned functional area. May adapt procedures, processes and techniques to meet the more complex requirements of the position.
- Required to provide borrower with initial good faith estimate at time of application and to provide all necessary disclosures for borrower and lender.
- Responsible for the confidentiality of financial data contained within loan files. Protects the confidentiality of all financial data relating to financial institution operations and customers. Maintains company policies and underwriting guidelines.
- Provides administrative assistance to the loan officer and staff, including updating loan data into the financial institution's computers, and assembling of documentation for customer loans.
- Ensures that loan files contain documents with proper signature, dates and other relevant data.
- Assembles and verifies accuracy of loan documentation.
- Checks documents for proper vesting, legal descriptions, closing dates and signatures.
- Maintains new paid consumer loan files. Performs variety of clerical duties requiring knowledge of departmental procedures. Uses office computers for data input and other activities, and orders credit reports.
- Answers telephone inquiries and written inquiries concerning loan processing and information.

**Required Knowledge, Skills and Abilities:**

- PC skills with proficiency in MS Office, e-mail software, bank operations and document scanning software.
- Good customer service, organization, analytical, and communications skills required.
- Computer literate (including excel)
- Attention to detail
- Excellent Organizational skills
- Excellent communications skills to include verbal and written
- Typing skills of at least 60 wpm
- Must work well in a team environment

**Education and Experience:**

- Minimum 2 years of banking experience in consumer/commercial loan documentation.

**Conditions of Employment:**

- Incumbent must successfully complete required drug screen and background check.

**Related Duties and Responsibilities:**

- Adhere to all bank and department personnel policies and procedures.
- Perform other reasonably related job responsibilities as assigned by immediate supervisor and other management as required.

**Job Type: Full-time****Experience:**

- Consumer/commercial loan documentation: 2 years (Required)

All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, or disability status.