

Position: Loan Services Documentation Review Representative

FLSA: Non-Exempt

Reports To: VP – Loan Services

Summary

Under general supervision, but in accordance with established policies and procedures, is responsible for the accuracy of data entry, review loan documentation, closing out paid files, and other duties as needed.

Essential Functions and Responsibilities

Note: Performance in this position will be evaluated based on the incumbent's ability to complete the following duties efficiently.

1. Performs loan documentation review for mortgage and heloc loans. This involves constant follow up on needed exceptions.
2. Performs detailed review on all HMDA and/or CRA reportable loans. This involved a highly comprehensive review of all HMDA/CRA codes to ensure accuracy for government reporting.
3. Reviews loans for flood insurance coverage amounts. Must be able to read and understand flood regulations in order to comply with regulatory requirements for initial and annual required coverage and disclosures.
4. Data entry on the bank's core and secondary systems.
5. Tracks exceptions on tickler system.
6. Closes paid retail loan files.
7. Back-up for credit inquiries and file room.
8. Perform other duties, responsibilities, and activities, which may change or be assigned at any time with or without notice.

Skills and Abilities

1. Ability to interact collaboratively and productively to establish and maintain effective working relationships.
2. Strong attention to detail.

3. Ability to operate standard office equipment and Microsoft products.
4. Ability to work under high stress levels, with frequent interruptions and with tight and often changing deadlines.
5. Must be able to work independently, accurately and maintain good customer relations with the ability to adapt to varying customer and transactional volume. Must be able to quickly re-establish priorities, responding to the changing needs of the department.

Working Conditions

1. Normal office environment with minimal noise, temperature variation or dust. Length of workday is unpredictable, depending upon volume of business and department activities.
2. May be required to sit/stand for long periods of time.
3. Manual dexterity skills for typing and use of computer and other related office systems and equipment.
4. Occasional lifting of up to 10 lbs. is required.
5. Occasional bending, reaching and stooping.
6. Continuous visual effort is required. Up to 75-100% of the workday is spent at a computer monitor and/or with written or computer-generated paper documents.

Training and Preparation

1. Associate's or bachelor's degree in business or related field (or equivalent experience) preferred.
2. 3-5 years of banking experience, including prior exposure to mortgage and secondary market processing preferred.
3. Approximately six months to 1 year of on the job training to become familiar with established loan systems and procedures.
4. Regulatory and compliance training to stay abreast of current and new state and government regulations.

There is no employment agreement intended or implied by this job description. Also, this job description does not modify or limit the employment-at-will relationship.