



JOB DESCRIPTION

JOB TITLE: Lending Assistant I
DEPARTMENT: Loan Operations
REPORTS TO: Loan Operations Manager
FSLA Status: Non-Exempt

POSITION SUMMARY: Performs loan processing, closing, set-up, and follow-up (servicing) responsibilities associated with the documentation and posting necessary in granting credit to the Bank's borrowers.

PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES: (95%)

- (25%) 1. Obtains initial coverage binders or copies of policies from borrowers or insurance agents and maintains up-to-date policies in credit files. Performs follow-up procedures for insurance requests to ensure receipt by insurer and place policy certificates in borrower files. Ascertains level of insurance is appropriate and the Bank is listed as lien holder. Maintains ticklers for requesting yearly financial updates, annual reports, current tax returns or other necessary updated documents from borrowers. Follows up for replacement of canceled insurance policies. Assists in preparing/handling death disability claims for customers. Prepares monthly reports for carriers of adds/drops/renewals of Credit Insurance. Inputs ticklers on to the main system as necessary.
- (30%) 2. Performs full range of duties pertaining to the loan processing/closing/servicing function, including, but not limited to the following: pulls system inquiries to obtain credit history information on potential borrowers, answers customer inquiries, processes documents for new and refinanced loans after closing including proper proof entries. Obtains pay-off information as necessary. Demonstrates ability to review files after closing to ensure that all documents are signed and checks disbursed and tasks to Data Input regarding new note information. Reviews loans upon completion by Data Input to insure loan information was accurately input on the system. Prepares Right to Cure letters for certified mailing. Reviews Escrow Analysis Statements for accuracy before mailing.
- (15%) 3. Perfection of Security, Interests, Collateral. Files UCC/EFS continuations in timely manner to protect bank's lien position. Forwards lien requests to Recorder and follows-up to insure proper recording of liens. Prepares releases and satisfactions for loans.
- (10%) 4. Reviews Daily LAS Director reports.
- (15%) 5. Scans loan documents to Director with proper indexing.

SECONDARY DUTIES AND RESPONSIBILITIES: (5%)

1. Other duties as may be assigned.

The statements contained in this job description describe the general nature and level of work being performed by the person accepting this role. "Secondary Duties and Responsibilities" are considered incidental or secondary to the overall purpose of the job. This job description does not state or imply the only duties and responsibilities assigned to this job. Employees holding this job will be required to perform any other job-related duties requested by management. All job requirements are subject to possible modification to reasonably accommodate individuals with a disability.

ROLE QUALIFICATIONS:

Education

- High school diploma or general education degree (GED)

Experience

- Six months to one year related experience and/or training
- Or equivalent combination of education and experience
- Previous banking experience preferred

Other Skills/Characteristics

- Ability to communicate effectively with Bankers (lending personnel)
- Prioritizes tasks
- Works well with other team members (Lending Assistants)
- Attention to detail, accurate

Performance Measures

- Director Reports checked daily by 9:00
- Daily work completed in timely and accurate manner
- Vehicle Titles & Proof of Insurance received within 45 days of note date
- UCC/EFS Continuations filed within two months of notification of expiration

By signing below, I acknowledge I have read and understand the Job Description above.

Employee Signature

Date