



**JOB TITLE:** Loan Administration Specialist

**DEPARTMENT/BRANCH:** Credit

**REPORTS TO:** Construction Loan Manager

**FLSA STATUS:** Exempt

**LAST REVISION DATE:** July 30, 2021

### **JOB SUMMARY**

Assist Commercial Relationship Managers and designated personnel with the gathering of information and loan documentation for credit analysis, underwriting, closings and maintenance of commercial and consumer loan portfolio, client information and loan files. Provide administrative support to Commercial Relationship Managers and/or City and Area Executives.

### **QUALIFICATIONS**

*To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

- High school diploma or equivalent
- Three or more years of commercial or small business loan related experience and/or training
- Experience and desire to deliver consistent excellent customer service to internal and external customers
- Excellent communication, organization, multi-tasking and prioritization skills
- Proficiency with computers including Microsoft Office (Word, Excel, Outlook, etc.)
- Knowledge of Jack Henry and other loan related systems is preferred
- Familiarity with lending documentation requirements, federal and state regulations and bank lending guidelines

### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Working with Commercial Relationship Managers, customers and others to obtain required information and documentation necessary to properly analyze commercial and consumer credit requests.
- Review, understanding and accurate interpretation of corporate organizational documents, required insurance and any other documentation necessary per loan type.

- Ensure loan requests are reviewed for HMDA Reporting and compile HMDA Data as applicable.
- Review requests with lenders for thorough understanding of credit and aid in facilitating the timely submission of complete applications to processing.
- Perform ancillary duties for each loan request including but not limited to request appraisals, perform environmental due diligence, good standing checks for all entities related to a loan transaction and verifying accuracy of customer information files in SilverLake.
- Work closely with the loan processing staff to ensure efficient, thorough and accurate preparation of loan documentation in accordance with loan approval.
- Regularly reviews financial and document exception reports to ensure timely clearing of items, communicating with clients, attorneys and other vendors as necessary.
- Monitor past due and maturing loan reports to assist lenders with addressing credits in a timely manner for processing files requiring renewal, modification or extension.
- Process funding new loan proceeds and fees via online entries, wire transfer or check, including for non-real estate closings.
- Work in conjunction with Construction Loan Administration as needed to provide ongoing monitoring and administration of construction loans for assigned lender's portfolio in accordance with regulatory guidelines, bank policy and procedures.
- Assists branch staff with loan related questions and accurate payment posting.
- Answering phone and written inquiries concerning loan processing, servicing and information or file maintenance.
- Completes and submits adverse action files on all denied or withdrawn requests.
- Ensures compliance with all applicable regulations within area of responsibility.
- Perform other related duties as required or assigned.

#### **AAP/EEO STATEMENT**

This statement of policy reaffirms South Atlantic Bank's policy of equal employment opportunity in employment, compensation, training, transfers, promotions and all other aspect of employment regardless of race, color, religion, national origin, age, sex, veteran status, physical or mental handicap/disability and to state that we do carry out this policy at South Atlantic Bank. This policy also applies to all company-sponsored activities such as educational programs, tuition aid and social and recreational activities.