



Job Description

Position Title: Loan Specialist	Department: Community Banking
Reports To: Comm'l Loan Officer or Comm'l Branch Manager	<input checked="" type="checkbox"/> Non-exempt
Position Purpose	
Provide support to commercial lending staff in commercial branches or business banking centers. Responsible for processing loan closings, attaining loan perfection, and servicing loan customers.	
Education/Experience	
<ol style="list-style-type: none"> 1. High school diploma, ideally with college-level business course work. 2. Two or more years experience in position. 	
Job Requirements/Skills	
<ol style="list-style-type: none"> 1. Demonstrated ability to produce accurate work. 2. Strong analytical skills. 3. Knowledge of state and regulatory requirements pertaining to commercial loans. 4. Knowledge of accounting principles. 5. Proficient in Word, Excel, and commercial loan systems. 6. Ability to identify document errors or variances and make corrections. 7. Ability to deliver professional, responsive customer service. 8. Ability to work independently. 	
Essential Functions	
<ol style="list-style-type: none"> 1. Prepare all loan request documents. 2. Order external agency reports, i.e. title, insurance, etc. 3. Gather customer income and net worth information. 4. Prepare commitment letters. 5. Coordinate loan closings. 6. Verify loan system accuracy for boarded loans. 7. Ensure loan file meets bank and regulatory requirements. 8. Make advances and payments on commercial lines. 9. Answer customer questions. 10. Arrange payoff of property liens. 11. Prepare disbursement checks. 12. Balance commercial loan suspense accounts monthly. 	
Physical Requirements	
<ol style="list-style-type: none"> 1. Sit 95% of workday. 2. Stand 5% of workday. 3. Use computer keyboard, typewriter, 10-key, and other office equipment. 	