

PERSONS BANKING COMPANY

LOAN PROCESSOR II

Job Title: Loan Processor II
Department: Loan Operations
Reports To: Loan Department Manager
FLSA Status: Non Exempt
Location: Forsyth, GA.

Summary Processes loan packages and documentation in accordance with the banks policies by performing the following duties.

Essential Duties and Responsibilities include the following. Other duties may be assigned.

- Processes all types of consumer, commercial and construction loan requests using loan document preparation software.
- Prepares loan documents and early disclosures documents as appropriate.
- Efficiently communicates information to internal and external clients to ensure the loan documentation is accurately prepared and ensure the banks collateral position is properly perfected.
- Responsible for accurately and correctly booking new, renewed, or modified loans
- Ensure documentation meets requirements set by the bank's loan policy, procedures, and federal and state banking regulations.
- Provide support of various Commercial/Consumer/Mortgage administration functions including workflow related to loan closings, preparations of loan documents, pre-closing documentation review, quality control and appropriate report generation and distribution.
- Imaging of all loan files to bank imaging system, maintaining loan files, and tracking exceptions.
- Strong working knowledge of collateral documents and reviews to ensure the bank is protected and securitized.
- Knowledge and understanding of company documentation and requirements.
- Knowledge of appraisals, appraisal guidelines, title work, flood determinations, etc.

Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

Organizational Support - Follows policies and procedures; Completes administrative tasks correctly and on time.

Ability to read and interpret documents such as loan notes, titles, general loan documentation and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before customers or employees of organization.

Education and/or Experience

High school diploma or equivalent

Three (3) years related banking experience, preferable as Retail Loan Specialist

Computer Skills

ITI Database software

Internet software

Microsoft Word

Ten-key calculator

Physical Demands The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is regularly required to sit; use hands to finger, handle, or feel; reach with hands and arms; climb or balance; stoop, kneel, crouch, or crawl and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, color vision and ability to adjust focus.

Forward resume to:

humanresources@personsbanking.com