

TITLE:	Loan Operations Specialist	CATEGORY:	Full Time
FLSA:	Non-Exempt	LOCATION:	Moultrie
DEPARTMENT:	Loan Operations	REPORTS TO:	Loan Operations Manager

#### SUMMARY

The position of Loan Operations Specialist is responsible for providing operational and administrative support for commercial and residential lenders by preparing, posting, and maintaining mortgage and commercial loan files.

#### DUTIES AND RESPONSIBILITIES

- Demonstrates knowledge of bank regulations pertinent to lending.
- Processes all new, renewed and extended loans in the bank's core operating systems.
- Prepares new loan file or organization of existing loan file.
- Processes and posts sold and purchased participation loan payments as received.
- Assists with requests during audits and exams.
- Prepares loan files and assists with filing documents in existing loan files.
- Back up for daily payment processing as needed.
- Cross-trains in all functions of Loan Operations as assigned by Supervisor. Provides a high level of customer service when responding to inquiries both internal and external, and provides necessary resolution as appropriate.
- Processes paid out loan files
- Monitors insurance and collateral tracking
- Assists with general ledger transactions and balancing
- Assists in the daily scanning of loan and financial documents
- Other duties and/or projects as assigned.

#### **Company Responsibilities:**

- Treats people with respect, keeps commitments, inspires the trust of others, works with integrity and acts ethically, upholds organizational values, and accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to EEO policy, shows respect and sensitivity for cultural differences, educates others on the value of diversity, promotes working environment free of harassment of any type, and builds a diverse workforce and supports affirmative action.
- Knowledgeable of Bank Secrecy Act/Anti-Money Laundering/OFAC regulations pertinent to position.

- Reports unusual or suspicious activity by a customer, director, or bank employee to the Compliance Department.
- Complete training requirements by Compliance Department.
- Follows policies and procedures, completes administrative tasks correctly and on time, supports the Bank's goals and values, and benefits the bank through outside activities.

#### SUPERVISORY RESPONSIBILITY

The position of Loan Operations Specialist is not responsible for the supervision of any employee(s).

#### ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent for this position may operate any or all of the following: telephone, copy/fax machine, calculator, computer, printer, and/or other typical office equipment.

The work environment here is representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

#### QUALIFICATIONS

*These specifications are general guidelines based on the qualifications normally considered essential to satisfactory performance in this position. The qualifications listed below are representative of the knowledge, skills and/or abilities required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.*

#### **Required Minimum Qualifications:**

- Bachelor's Degree from a four year accredited institution or 1-3+ years of relevant work experience in banking or a financial services environment. Preference for business graduates or honors graduates in other disciplines.

#### **Desired Knowledge, Skills & Abilities:**

- Bachelor's degree *OR* the equivalent combination of education and/or relevant work experience preferred.
- Exceptional customer service skills.
- Must possess a professional and positive company image.
- Proficient in software programs of diverse functionality used by the Bank, including but not limited to desktop applications and administrative programs and resources (Microsoft Word, Excel, and Outlook).
- Basic math skills to calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Strong oral, written, presentation, and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, interpret documents, understand procedures, write reports and correspondence, and communicate clearly to customers and employees.

- Excellent organizational and time management skills.
- Ability to work with minimal supervision while performing duties.
- The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

Interested candidates should send resumes and any accompanying information to Steve Johnson at [steve.johnson@sgfc.com](mailto:steve.johnson@sgfc.com).