



## Consumer Lender/Loan Processor

**Department:** Lending

**Reports To:** President

**Summary:** Performs general consumer lending duties in addition to processing consumer, commercial and TRID loan documentation. This position will be responsible for assisting walk-in consumer loan customers, preparing all loan documentation for these loans, and assisting with preparation of documentation for other lenders as needed.

### **Job Requirements:**

- Minimum of 5 to 7 years of combined loan processing and consumer lending experience.
- Minimum of high school degree & college undergraduate degree or commensurate work experience.
- Strong financial, analytical and underwriting skills.
- Good credit quality history (charge-offs, past dues , classified loans, technical exceptions)
- Excellent communication, interpersonal and organizational skills.
- Working knowledge of lending & compliance regulations & loan policy.
- Excellent working knowledge of all loan documentation requirements for all types of loans.

### **Specific Job Functions:**

- Assists customers with consumer loan requests. Prepares all documentation according to bank policy.
- Performs underwriting on all of personal portfolio loans.
- Prepares loan package documentation for all types of consumer, commercial and TRID loans as needed.
- Assists customers of the President and other lenders with consumer loan requests from their customer relationships.
- Manages & maintains personal portfolio of consumer loans per individual goals.
- Performs collection functions for the bank as needed.
- Weekly loan officer meetings - prepares for and participates in weekly production meetings of loan officers.
- Cooperates with Compliance Officer to respond promptly to all requests and recommendations from external CPA firm, regulatory examiners internal administrative control staff, and external loan and compliance reviewers.