Job Description
Credit Administration/Loan Portfolio Specialist

Interested candidates should send resumes and any accompanying info to Margie Blanton at margie.blanton@wbtbankshares.com.

Duties include, but not limited to:

- Underwriting:
  - Spread and analyze financials for Loan Officers
  - Pull credit reports
  - Prepare loan approval memos and write ups
  - Prepare loan input sheets
  - Perform annual review of large borrowers
- Maturing loans: assist lender with upcoming loans for renewal (identify what is needed, underwriting, etc)
- Appraisal/Valuation Management:
  - Order new appraisals
  - Review completed appraisals
  - Perform in-house valuations
- Reports:
  - Prepare the Loan Department's Monthly and Quarterly Board Reports
  - Prepare cumulative pipeline for weekly (officer or board) meetings
  - Maintain loans in process spreadsheet for weekly loan department meetings.
  - Prepare cumulative pipeline report
  - Learn and manage SBA reporting process
  - Maintain the Consumer Pricing Guideline Report
  - Review and distribute Daily Reports
- Growth potential to develop into a commercial lending role
- Develop and implement new loan programs

Qualifications:

Knowledgeable in Excel, Word
Prior experience in the lending, portfolio management or credit department preferred
Understanding of financial statements, financial information, and tax returns
Dependable
Accounting, computer and math skills essential
Confidentiality
Ability to perform multiple tasks at the same time
Able to handle stress in dealing with reporting deadlines

Reports to: Vice President