

## Job Description

### Loan Operations/Loan Processor

Duties include, but are not limited to, the following:

1. Primary function will be to serve as Synergy (document imaging system) Administrator.
  - Must possess knowledge of the document scanning process.
  - Learn how documents flow from Synergy Capture to review to final upload to cabinet (loan cabinet, deposit cabinet, accounts payable cabinet, etc).
  - Understand research issues and create cases and work with Synergy support when necessary.
  - Involved in update process for Synergy
  - Assign roles as new employees are hired.
  - Add additional cabinet and document types as necessary.
  - Attend continuing education courses as necessary.
2. Loan processor for consumer real estate loans (closed-end & HELOCs).
  - Receive e-mails from lenders and enter information into LaserPro to begin application process and send early disclosures.
  - Understand consumer regulations to ensure accuracy of required disclosures.
  - Continue communication with the lender throughout the loan process concerning the details of each loan.
  - Understand internal loan policy to know what processes are required (title opinion vs. title policy, lending authorities, appraisal standards, etc).
  - Order credit reports, pull OFAC searches and flood determinations.
  - Order title work and appraisal as required.
  - Work with attorney to prepare closing disclosure and ensure accuracy. Schedule loan closings.
  - Complete all appropriate checklists to ensure compliance with consumer real estate lending regulations.
  - Ensure supporting documents are obtained prior to loan closing (i.e. insurance, flood insurance, etc.), documents are signed appropriately and prepares loan package for scanning.
  - Identifies and tracks items that are to follow.
  - Prepare loan proceeds (wires/checks) and pay invoices associated with loan.
  - Review loan package prior to submission to compliance officer for final review.
  - Responsible for follow-up of loans processed.
3. Assist with commercial loan processing as is required by volume.
4. Serve as secondary for review of loans after booking.
  - Compare new loan report to all loans booked the prior day. Ensure codes entered in Jack Henry are accurate and that all information has transferred correctly through the booking process. Ability to question loan codes and details of loan to ensure accuracy of reporting (HMDA, FHLB, etc.). Make any corrections as needed.

- Load policy exceptions into Jack Henry as indicated on the loan approval form/loan input form.
  - Load all collateral/flood insurance/UCC information into Jack Henry as appropriate.
5. Prepare documents and checks for recording collateral documents (i.e. security deeds, assignment of rents, UCCs, MV1s, etc.).
  6. Post loan payments
  7. Research customer information when recorded deeds, rents, titles, insurance, etc. is received and prepare for scanning.
  8. Update collateral tracking and file documents accordingly.
  9. Review expiring flood insurance monthly. Send letters and follow for updated policy information.
  10. Professional communication, oral and written, with lenders, other staff, customers and outside parties.
  11. Must have a keen sense of detail, good organizational skills and be able to prioritize to work with competing deadlines.
  12. Other duties as assigned.

#### Knowledge, Skills and Abilities

Must be detail-oriented with a high degree of accuracy and flexibility to prioritize competing deadlines. Must have professional communication skills, both orally and in writing. Good organizational skills, the ability to multi-task and be able to work proficiently with various computer applications.

#### How to Apply

Interested parties should send their resume to [donna@flint.bank](mailto:donna@flint.bank).