



## **1<sup>st</sup> Capital Bank**

### **POSITION DESCRIPTION**

Title: Loan Documentation Assistant

Reports to: Loan Documentation Manager

FLSA Status: Non-exempt

### **POSITION SUMMARY:**

The Loan Documentation Assistant performs a variety of duties to establish, process and maintain loan documentation in compliance with a wide range of laws, rules and regulations; performs other work as required. Interface with customers, loan officers and other departments to perform a variety of duties related to the production of loan documentation, collateral perfection, collateral tracking and some posting of loan activity. Assist in the implementation of policies and procedures covering loan documentation functions. Processing and preparation of all documentation.

### **ESSENTIAL DUTIES & RESPONSIBILITIES**

- Process Loan File Maintenance, including document scanning and paid loan file processing.
- Process of loan payments received by mail.
- Maintain files as established by procedure; filing will be kept current at all times and scanned upon receipt or as soon as possible to avoid misplacing and to allow quick access via on-line for other departments to view.
- Assists the public in person or by phone by answering inquiries related to the status of accounts; explains commonly used regulations and procedures.
- Previews all Consumer and Commercial documentation requests for appropriate approvals, receipt of supporting documentation information and/or returns to officer assigned for further review and/or action.
- Prepares all required documents for new, modified and/or renewed loans; reviews note, security agreement, collateral and other documentation for compliance with laws, rules and regulations to minimize necessity for correction or replacement.
- Learns the documentation requirements for all lending processes including consumer and commercial.
- Work collaboratively with Lending staff and answer questions relating to Loan Documentation in a timely and courteous manner.
- Communicate status of loan requests with all loan officers or their supporting staff, as needed.
- Returns incomplete files/documentation requests to Loan Assistant. Follows/communicates with Loan Assistant status of outstanding documents going into stale status or to be removed from the department as established by department process.

- Assist the Loan Documentation staff in the implementation of Departmental policy and procedures or other tasks as needed.
- May assist in training other staff.
- May assist in examine, reconcile, trace, locate and adjusts a variety of financial data; identifies and resolves errors and/or discrepancies; reconstructs transactions; inputs, accesses and retrieves information using a computer.
- Attends training, seminars and meetings as required.
- Perform other duties as assigned.

### **QUALIFICATIONS:**

The knowledge and abilities for this position would typically be gained through performing at least one year experience in loan operations, performing equivalent tasks of a financial institution. A combination of education, training and/or experience, which would substantially demonstrate the following knowledge and abilities would be qualifying:

Knowledge of:

- Compliance issues and federal and state banking regulations.
- Documentation requirements as applied to the extension of credit (preferred).
- Principles and practices of accounting.
- The process of commercial and consumer lending (preferred).
- Loan products and lending operations procedures (preferred).
- Legal entity documents (preferred).

Ability to:

- Maintain confidentiality of files and privileged information.
- Identify errors and/or discrepancies in documentation and financial information.
- Deal tactfully with customers in the resolution of errors.
- Make mathematical calculations rapidly and accurately.
- Trace, locate and resolve errors in customer loan accounts and/or credit approvals.
- Input, access and retrieve information using a computer.
- File both alphabetically and numerically.
- Understand and follow oral and written instructions.
- Excellent verbal and written skills.
- Establish and maintain cooperative and effective working relationships with others.
- Interpersonal skills using tact, patience and courtesy.
- Use equipment and materials in a safe and acceptable manner, follow established safety procedures, use appropriate safeguards, and observe common sense rules of safety in all on-the-job activities.
- Proficient skills in computer terminal and personal computer operation; word processing, spreadsheet and specialty software programs.
- Work with minimal supervision while performing duties.
- Plan, organize and meet scheduled time lines, prioritize and schedule work.

### **PHYSICAL DEMANDS**

Physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the 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 talk or hear. Employee frequently is required to sit for prolonged periods. Employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel or crouch.
- Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, peripheral vision, depth perception, and the ability to adjust focus.

### **WORK ENVIRONMENT**

Work environment characteristics described here are 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.

- While performing the duties of this job, the employee occasionally works near moving mechanical parts and is occasionally exposed to the risk of electrical shock.
- Noise level in the work environment is usually moderate.