

Name:	JOB DESCRIPTION	
JOB TITLE: Commercial Loan Administrator	CORPORATE TITLE: N/A	EXEMPT: No GRD:
REPORTS TO: Commercial Credit Administration Manager		DEPARTMENT: 200 – Business Lending
GENERAL SCOPE / SUMMARY		
A brief description that summarizes the overall purpose and objectives of the position, the results the incumbent is expected to accomplish and the degree of freedom to act.		
Commercial Loan Administrator will be responsible for the timely processing of all incoming business lending, SBA, and owner occupied commercial real estate applications, preparation of commercial loan documentation, loan closings, and portfolio management. Business Lending Specialist will work closely with the branch personnel, lending staff, and customers to ensure timely and accurate financial reporting. Business Lending Specialist will assist in the preparation and distribution of department and portfolio reporting.		
ESSENTIAL DUTIES and RESPONSIBILITIES		
The tasks, duties and responsibilities of the position that are most important to get the job done.		
<ol style="list-style-type: none"> 1. Maintain current knowledge of all federal and state laws and regulations, along with the Bank's policies and procedures. 2. Utilizing various software and internet applications, input credit applicant information to obtain business and consumer credit reports, OFAC searches, lien searches, entity status. 3. Obtains applicant's documentation for review and reporting, including: <ul style="list-style-type: none"> • Applicant's legal entity formation documents (corporation, limited liability company, etc) • Financial statements (bank statements, schedule of real estate, verification of deposits) • Federal tax returns and Schedule K-1's • Insurance certificates for property and liability insurance 4. Order other required information to assimilate package for appropriate credit decisions by a lending officer to include preliminary title reports; property and equipment appraisals; account receivable and inventory audits; and SBA submission forms. 5. Ensure all processing timelines are met and maintain active communication with branch personnel regarding application status. Work with branch personnel and applicants/customers to gather required information. 6. Responsible for obtaining and reviewing all entity documentation, determining required signatories per the defined entity documents, and ensuring documents are prepared and appropriately executed to be a legally binding document. 7. Utilizing LaserPro, prepare loan documents with appropriate structure, covenants, conditions and language with the utmost accuracy. Ensure timely delivery of documents to branches and/or business lenders. On occasion work with outside legal counsel on loan documentation 8. Work with outside legal counsel on loan documentation for complex or large loans not processed through LaserPro. 9. Ensure that all loan structures and documents follow and adhere to regulatory requirements (Reg B, Reg O, etc.), and provide lender security. 10. Coordinate loan closing with branch personnel, lenders and customers. Ensure all loan closings and 		

bookings are completed timely and adhere to all the closing conditions.

11. Prepare loan boarding package including closing checklist, boarding worksheet, wire transfer, and other forms necessary for closing and boarding. Work with the loan servicing department to ensure loan is boarded and all required ticklers are set up.
12. Create and maintain credit files and post closing financial monitoring files. Ensure all post closing searches and required documentation is complete.
13. Manage and maintain the monthly tickler report. Work with customers and lending staff to ensure the timely collection of monthly financials, borrowing bases and other tickler items
14. Act as a liaison between lending officers and branch personnel. Maintain and cultivate positive and professional relationships with the branches. Assist in branch training meetings as required.
15. Manage maturing loan report, review loan files to determine financial information needed for a renewal, prepare renewal letters, and follow up with customers and/or branch personnel to ensure timely collection of renewal package.
16. Prepare monthly pipeline, tracking, production, application, and adverse action reports. Responsible for the preparation, accuracy, and meeting regulatory timing requirements for adverse action notices.
17. Assist lending officers with customer contact in person and via telephone. Participate in client calls and/or loan signings as necessary.
18. Assist department manager with development and maintenance of the desktop procedures manual.
19. Attend internal and external seminars relating to business lending and regulatory requirements.
20. Assist with internal and external bank examinations and audits as requested.
21. Provide notary services to internal and external customers.

SECONDARY / NONESSENTIAL FUNCTIONS

The desirable, but not necessary, aspects of the job.

Basic review and evaluation of business and personal financial statements, tax returns, credit reports, and collateral schedules.

SUPERVISORY RESPONSIBILITIES

The scope of the person's authority, including a list of jobs that report to the incumbent. List the position titles and number of employees directly supervised and indirectly supervised.

None

DECISION MAKING

Give several examples of the types of decisions or recommendations made in performing the responsibilities of this job.

Interacts with all levels of management and staff. Also interacts with borrowers and third party vendors. Ability to make decision on task priorities to ensure all deadlines are met. Ability to discuss application and documentation requirements with branch personnel and customers and know when it's appropriate to get a lender or supervisor involved.

JOB DIMENSIONS

List specific examples of responsibility that this job has for company assets, such as revenues, capital expenditures, budget responsibility, financial responsibility, etc.

Must perform daily duties with an awareness of time management, efficiency and preservations of company assets and resources.

BANK SECRECY ACT REQUIREMENTS

Responsible for adhering to the reporting and recordkeeping requirements of the Bank Secrecy Act and Anti-Money Laundering rules and regulations, observing economic sanctions by prohibiting transactions as specified by the Office of Foreign Asset Control (OFAC), following the bank’s customer identification program (CIP) rules, observing all Bank policies and procedures relating to BSA, OFAC, CIP, and related acts, and participation in ongoing related training.

KNOWLEDGE, SKILLS and ABILITIES REQUIRED (MINIMUM QUALIFICATIONS)

The specific minimum competencies (education and experience) required to perform this job successfully. An individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Must be detail oriented, able to work on multiple tasks concurrently, and have the ability to prioritize tasks consistently throughout each day.
- Proficiency in LaserPro, Excel; Microsoft word; Microsoft outlook; Powerpoint and the internet.
- Knowledge of business, commercial real estate, and SBA loan documentation and processing.
- Knowledge of required financial data for loan processing and decision
- Excellent verbal and written communication skills are a must.
- At least 3 years experience in Business loan processing and documentation.
- Notary license
- A four-year college degree would be a definite plus.
- Must have High School diploma or equivalent

WORK CONDITIONS

The 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.

Standard office environment with a moderate noise level.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform 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 is:

- Regularly required to talk or hear.
- Required to sit for long periods and reach with hands and arms.
- Occasionally required to stand; walk.
- Occasionally required lifting up to 25 pounds.
- Utilization of computer keyboard 70% of the day

The vision requirements include ability to adjust focus and close vision.

Management reserves the right to add to, change and revise this description at any time. This description does not include any marginal functions that are incidental to the essential functions. Also, it does not imply that these are the only tasks to be performed by the incumbent. Employees are required to follow any other job-related instructions and to perform any other job-related tasks requested by their supervisor. Any requirement may be modified to reasonably accommodate individuals with disabilities.