



LOAN PROCESSING MANAGER JOB DESCRIPTION

Position Status: Salary - Exempt

Reports To: EVP / Chief Credit Officer

Position Summary:

Under the direction of the EVP / Chief Credit Officer, the Loan Processing Manager is responsible for managing the day to day loan processing performance, developing quality and compliance standards, providing coaching and development for staff, and reporting for various segments of loan processing. The Loan Processing Manager must adhere to all established bank policies and procedures and overall banking/compliance regulations.

Principal Duties and Responsibilities:

1. Collaborate among all team members and serve as a liaison between senior management, lenders, credit, staff, and operations/accounting. Ensure pipeline is worked timely, accurately, and efficiently. Oversee coordination of commercial loan closings among all required personnel. Seek gaps in desired delivery model/customer service expectations and determine an effective way to close those gaps.
2. Provide training, coaching, and mentoring for staff members. Oversee team members and implement processes, policies, and projects. Supervise individuals in both detail-oriented positions and customer service positions.
3. Manage day to day loan processing performance while combining the ability to keep big picture/strategic initiatives. Meet deliverables of the team while developing standards and reporting, inclusive of turnaround time, quality and compliance for all types of loan requests. Develop metrics to effectively hold staff accountable to those metrics.
4. Identify ways to increase efficiency and/or leverage technology to drive productivity up and/or drive costs down and ensure compliance with all regulatory requirements and investor reporting.
5. Develop reporting for various segments of loan processing and administration. Develop and enforce standards for all types of loan requests, including but not limited to, renewals, originations, modifications and amendments.
6. Enhance, streamline and document the process; scanning, paper flow, file retention, and destruction of documents. This process would also include documentation relating to loan denials, flood insurance, insurance tracking, financial statement tracking, annual review tracking, appraisal and environmental processes.
7. Review loan setup / maintenance. Reduce / eliminate exceptions upfront and develop processes to identify, monitor and correct any other loan exceptions.



8. Loan processing platform – ensure all documents are using latest compliant version. When required, research and recommend systems, coordinate implementation and conversion, provide training, and establish required interfaces (Commercial lending) Work with staff to maintain lending software as well as our loan accounting system.
9. Enhance disbursement processes and oversight of multiple draw loans (e.g. construction loans) including invoice payment processes to ensure timely payment of vendors and reimbursement from customers while supporting existing products and participating in development of new products, inclusive of compliance items.
10. Maintain comprehensive and up to date knowledge of banking regulations related to assigned job function. Complete and/or ensure all audit and security policies and procedures are followed in accordance with bank policies and Federal Regulation. Complete required compliance and job specific training. Familiarity and adherence of all Bank Secrecy Act requirements including the ability to identify and properly report fraudulent and suspicious loan activity.
11. Assertive with an ability to work independently and make independent decisions while staying within regulatory rules, bank policies, and established procedures. Exercise good judgment while keeping the bank's financial interest in mind. Ability to balance bank risks with customer needs/reputation risk of bank.

Marginal Job Functions:

1. Maintain up-to-date job knowledge and develop professionally on a continuing basis through professional readings, online/in-person trainings, seminars and/or classes as required.
2. Ability to work a flexible work schedule.
3. Assist in other duties including but not limited to: general administrative duties, or other duties that may be necessary and/or requested to fulfill the responsibilities of this position.

Work Relationship and Scope:

Reports directly to the EVP / Chief Credit Officer. Works closely with other Bank employees as necessary to ensure the satisfaction of the customer and completion of work duties. Has regular access to highly confidential customer information. Ensures compliance with Bank and banking regulations.

Measures of Performance:

Quality, accuracy, reliability, friendliness, thoroughness and timeliness of services provided to internal and external customers; adherence to banking regulations and accepted audit procedures; ability to earn the trust and respect of customers and co-workers; effectively communicates and develops good working relationships with customers and co-workers; exhibits professional workplace appearance and conduct; keeps Bank, customer, and employee information confidential; participates in training and appropriate professional development; reliability in reporting to work regularly



and on time; understands and adheres to Bank policies and procedures; informs customers and potential customers of additional Bank services when appropriate.

Knowledge, Skills and Abilities Required:

Requires a High School degree or equivalent; Associates or Bachelor's degree preferred; and three (3) or more years of managerial or supervisor experience commensurate with the description above. Must possess: courteous and professional positive attitude; technical ability to input and retrieve computerized information; exceptional organizational and leadership skills; excellent verbal and written communication skills for interacting professionally with customers and relating to other employees; ability to maintain the integrity of highly confidential customer and Bank information; ability to deal effectively with time pressures, stress and multi-tasking that can change hourly depending on level of customer activity; effective problem solving skills.

- Heavy emphasis on commercial lending process/procedures versus mortgage/consumer. Knowledge base in both a plus.
- Heavy legal and/or compliance loan doc background a plus.

Working Conditions:

Work is performed largely in a pleasant office environment. Prolonged sitting and mental and visual concentration for computer usage required. Must be able to bend, turn, twist, lift and move up to 30 pounds of office supplies, equipment, and coin.