



Job Title:	Loan Administration Assistant – Renewal and Modification Processor I (Full-Time)	Reports to:	Director of Loan Administration
Department:	Loan Administration	Location:	Wardsville

Job Summary:

The Renewal and Modification Processor I (Loan Administration) is primarily responsible for processing loan modifications, extensions, and renewals. Other responsibilities include HMDA LAR entry, processing loan transactions, quoting pay offs, checking back new loans, scanning loan documents, and providing quality customer service.

Essential Functions

- Maintain accurate master spreadsheets of loan modifications, extensions, and renewals
- Provide Weekly Report of Notes Coming Due and Loans Maturing in 30 days to Loan Officers and appropriate loan personnel
- Communicate and coordinate with loan officers to secure new terms on all maturing notes
- Accept and track requests from Loan Officers to modify mid-term notes and/or prepared extension agreements
- Prepare, track, and assemble all necessary documentation for loan renewals, extensions, and modifications
- Complete HMDA LAR entry
- Perform basic review of all Adjustable Rate Mortgage loans (ARMs) system set up
- Monitor internal loan reports
- Calculate and quote loan pay off amounts for all types of loans
- Respond to routine customer inquiries relative to loan accounts, loan balances, and payoff requests
- Maintain working knowledge of and backup other loan administration functions and duties as needed
- Comply with bank lending and security procedures
- Maintain confidentiality of customer and bank operations information
- Other duties as assigned by supervisor

KNOWLEDGE, SKILLS AND ABILITIES:

- Interacting with Computers – Using computers to program, set up functions, enter data, or process information
- Getting Information – Observing, receiving, and otherwise obtaining information from all relevant sources
- Decision Making and Solving Problems – Analyzing information to choose the best solution and solve problems.
- Communicating, Speaking and Active Listening with Supervisors, Peers, Subordinates, and Customers – Providing information to supervisors, co-workers, subordinates, and customers by telephone, in written form, email, or in person
- Evaluating Information to Determine Compliance with Standards – Using relevant information and individual judgement to determine whether events or processes comply with laws, regulations, or standards
- Planning and Organizing – Setting clear objectives, establishing courses of actions, and organizing time to accomplish objectives on or ahead of schedule in an orderly fashion
- Initiative – Ability to work independently and complete tasks with limited guidance or instruction
- Customer Service – Interacting with customers, understanding customer needs and explaining service options to customers in a friendly, helpful, and patient manner
- Confidentiality – Maintaining the privacy of sensitive information, both customer data and bank data
- Multitasking – Working on many problems and tasks at the same time

SUPERVISORY RESPONSIBILITIES:

This position does not have supervisory responsibilities.

QUALIFICATIONS AND EDUCATION REQUIREMENTS:

- High school diploma or GED educational equivalent required
- Prefer minimum of 2-5 years loan processing or loan administration banking experience
- Years of experience maybe substituted for education requirements or related work experience
- This job requires skills needed in a typical office environment. This included computer skills, communication skills, as well as utilization of office equipment with an emphasis on spreadsheets (Excel)

WORKING ENVIRONMENT:

Work areas are inside, in a climate-controlled environment, with moderate background noise. Position may involve occasional travel. Position may involve exposure to potentially hazardous conditions (e.g., robbery).

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 sit, talk or listen
- This position requires frequent manual dexterity in combination with eye/hand coordination such as keyboarding, handling of equipment, use of calculator, etc.
- The employee is frequently required to stand, walk, reach, bend, or kneel.
- The employee must occasionally lift and/or move up to 20 pounds
- The noise level in the work environment is usually low to moderate

Revision Date

08/12/2019