



First National Bank Job Description

Title: Loan Processor

Department: Loan Processing

Reports to: Loan Processing Team Leader

Classification: Non-Exempt

Position Summary: The Loan Processing position will report directly to the Loan Processing Team Leader. The primary responsibilities of this position include the preparation and processing of new loans, auditing loan files for missing collateral and documentation, and tracking exception items. It is imperative that all members of the centralized loan processing team work together to complete the processing of loans and all related responsibilities in an accurate and timely manner. Though there may be specialists for certain types of loans, all team members are expected to be cross-trained and willing to complete all the aspects of processing all types of loans in a positive and professional manner.

Loan Processing:

- Prepare documents for new loans including participation documents.
- Prepare and process extensions/modifications for all loan types and maintenance core system appropriately.
- Input personal installment loans onto core system and conduct follow-up expectations.
- File mortgages, UCC's, and assure placement of FNB's lien on auto titles.
- Pay third party bills related to real estate transactions and coordinate final title opinions.
- Responsible for maintaining loans in pending for progress.
- Checkback loans and maintenance of loans to fulfill the dual control requirement.
- Process denied and withdrawn loans for commercial, mortgage, second mortgages and personal installment loans.

Loan Servicing:

- Process the distribution of escrowed homeowners, flood and private mortgages insurance
- Process paid off loans by preparing and recording mortgage releases, releasing liens on titles or other items of collateral.
- Prepare and/or quote payoffs for retail loans in a timely manner consistent with regulations.
- Monitor and track adequate placement of insurance coverage on collateral to adhere to regulations. If insufficient, force place insurance. This includes flood, mortgage and auto insurance/ pay force placed invoice and reconcile to applicable GL.
- Conduct loan maintenance for all loan types that is requested via a Loan Maintenance eform.
- Process monthly floor plan interest payments for dealerships.
- Monitor and track property values assuring that they are entered into the core system.
- Manage wire requests for payments and advances to and from other participating banks while assuring the Investor Remittance Sold GL# is balanced.

Department Servicing:

- Balance loans in process GL and review loans reports to look for items that need to be addressed.
- Balance QuickBooks account daily and reconcile bank statements for filing fee accounts and escrow accounts.
- Scan and index all retail loan documents in a timely manner so as to not interfere with department production.
- Distribute department mail.

Other:

- As part of the overall Bank's team of employees, this position is requested to help the other departments when needed.



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Competencies:

- **Lending:** must understand the fundamentals of lending and loan processing for a variety of loans.
- **Oral/Written Communication:** express thoughts and ideas in a clear and concise manner to a variety of audiences.
- **Customer Orientation:** respond sensitively to the needs and priorities of internal and external customers, recognize and take appropriate action to meet their needs and establish effective working relationships with customers to gain their respect and loyalty.
- **Coordination:** make the necessary schedule adjustments to coordinate efforts with others to ensure work consistency.
- **Time Management:** effectively manage one's time to complete work according to established deadlines and prioritize tasks to make the best use of time for high priority tasks.
- **Team Player:** must view oneself as part of an overall team, including supporting others within the department and throughout the banks to achieve the overall goals of the organization.
- **Attention to Detail:** regard for important details to assure accuracy in every transaction performed, detect errors, and follow through on corrections and details.
- **Adaptability:** adjust quickly to different work situations, remain composed during stressful situations.

Education: High School Diploma

Experience/Knowledge/Skills:

- Banking experience
- Basic accounting experience
- Ability to take direction
- Work independently
- Great decision making/Problem solving knowledge
- Confidentiality
- Strong communication skills (verbally/written)
- Excellent customer service
- Be able to work well with others as a Team
- Multi-task and prioritize the workload
- Patience
- Excellent customer service skills
- Initiative
- Positive attitude (which is 99% of the process)

Training:

- All BVS Training assigned
- being able to follow the procedure in place and the ability to ask questions at any time if you are unsure about something.

List of software, tools, or other devices used by this position: OnBase, Outlook, Microsoft Office, Jack Henry 20/20, LaserPro, QuickBooks, Desk Top Originator, AFR, Pendo, and LAR (HMDA), Multi-function device (scanner, faxing, & copying).

Physical Demands: Actively listening, talk on the phone, squatting, lifting 50lbs, eye coordination, sitting, multitasking, and reaching.



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I have read and understand this job description. I accept and understand these responsibilities.

Employee Signature: _____ Date: _____

The above statements are intended to describe the general nature and level of work being performed by the person assigned to this position. This position description does not state or imply that the above are the only duties and responsibilities assigned to this position. Employees holding this position will be required to perform any other job related duties requested by management.