



JOB TITLE: Loan Processing Manager
FLSA STATUS: Exempt
DATE: March 2019
REPORTS TO: Chief Lending Officer
JOB GRADE: 11

PRIMARY PURPOSE OF JOB

The Loan Processing Manager is responsible for overseeing the loan support, loan processing and loan administration departments. This advanced level professional position oversees the coordination of consumer and commercial loan applications document flow with loan officers and ensures excellent customer service is provided by the department to loan applicants and customers.

ESSENTIAL FUNCTIONS AND PERFORMANCE AREAS - *Other duties may be assigned*

- Manages Loan Support, Loan Processing and Loan Administration departments and staff.
- Develops and maintains an in-depth knowledge of current MASB loan products and services, as well as corresponding bank policies, procedures, and processes.
- Remains current on regulations affecting MASB loan products and services providing hands-on training, as needed, for Loan Support, Processing and Administration staff.
- Monitors staff productivity and performance to ensure compliance with Macon-Atlanta State Bank policies and procedures.
- Assists staff in complicated customer service issues; manages unusual loan transactions, and answers difficult loan administration questions.
- Ensures department interaction with loan applicants and customers occurs in a positive manner with staff effectively communicating loan terms etc.
- Completes staff annual performance appraisals identifying goals, areas of improvement and developing action plans to encourage career development.
- Communicates to staff effectively any revised and/or newly developed Macon-Atlanta State Bank policies and procedures and arranges training as needed.
- Approves exceptions to Macon-Atlanta State Bank policies and procedures as appropriate and within level of autonomy.
- Oversees assembly of documents for consumer and commercial loan files; ensuring documents are ordered and obtained in a timely-fashion in order to complete loan closings on-time and in compliance with lending regulations; contacting insurance companies, reporting agencies, government agencies, etc. as required.
- Oversees coordination with Loan Officer to ensure loan files contain accurate documentation; checking documents for proper vesting legal descriptions, closing dates and signatures; composing and sending written correspondence to customers.
- Oversees uploading and funding of consumer, commercial and real estate loan to the core system after loan closing; ensuring accurate transfer of data.
- Provides support, as needed, for staff to conduct application interview and loan closings under the direction of a Loan Officer.
- Oversees completion of file maintenance to customer information files and account files.
- Oversees processing of consumer, commercial and real estate loan payments and advances.
- Monitors answering of telephone, email, fax & written inquiries concerning loan processing and information

ADDITIONAL JOB DUTIES

- Represents Macon-Atlanta State Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.
- Promotes other bank products by staying current on products available in other bank departments; matching customers to new services and product promotions; ascertaining customers' needs.
- Complies with bank operations and security policies and procedures.

- Maintains a professional appearance and work area; dressing in accordance with bank dress code; keeping work area stocked with required supplies; organizing work space for efficiency and appearance; reporting malfunctions of computers and other equipment.
- Maintains customer confidentiality and protects bank operations by guarding customer's personal and account information; being vigilant regarding potential information security threats
- Maintains knowledge of and complies with regulatory guidelines governing financial institutions and Macon-Atlanta State Bank policies and procedures by completing assigned and voluntary training; reading and reviewing Macon-Atlanta State Bank policies & procedures at time of hire and subsequent revisions.
- Other duties and responsibilities, as assigned.

KNOWLEDGE, SKILLS, AND ABILITIES

- Comprehensive knowledge of financial lending standards, principles and practices including proficient understanding of lending calculations (APY, APR, amortization, etc.)
- Proficiency with lending software including Onboard Loans Lending Platform or comparable web-software. Ability to produce and maintain accurate lending documents pursuant to the government and banking compliance requirements
- Ability to apply and adapt established methods to guide and direct the bank loan processing and administration practices
- Ability to research unusual transactions and compliance issues and apply standards set by various regulatory entities.
- Ability to identify and recommend improvements in loan processes and administration.
- Proven ability to ensure that all assigned department tasks/projects are fully implemented and completed in a timely and professional manner.
- Experience working with Microsoft Office including proficiency in Word and Outlook and advanced knowledge of Excel.
- Experience working with Adobe Acrobat and electronic signature software products, such as, E-Sign.
- Strong attention to detail and ability to minimize errors in work.
- Strong verbal and written communication skills.
- Ability to exercise discretion and independent judgement within established parameters.
- Ability to work independently and utilize strong time management and planning skills to meet position deadlines.
- Proven ability to work well in a team environment.
- Ability to complete daily tasks with minimal supervision or oversight.
- Ability to establish and maintain effective working relationships with staff and other employees.
- Perform other related work as assigned.

ORGANIZATIONAL CORE COMPETENCIES

Building Trust: *Interacting with others in a way that gives them confidence in one's intentions and those of the organization.*

Customer Focus: *Ensuring that the constituent perspective is a driving force behind business decisions and activities; crafting and implementing service practices that meet customers' and own organization's needs.*

DEPARTMENTAL CORE COMPETENCIES

Continuous Improvement: *Originating action to improve existing conditions and processes; identifying improvement opportunities, generating ideas, and implementing solutions.*

Developing Others: *Planning and supporting the development of individuals' skills and abilities so that they can fulfill current or future job/role responsibilities more effectively.*

Leadership Disposition: *Demonstrating the traits, inclinations, and dispositions that characterize successful leaders; exhibiting behavior styles that meet the demands of the leader role.*

Planning and Organizing: *Establishing courses of action for self and others to ensure that work is completed efficiently.*

Technical/Professional Knowledge and Skills: *Having achieved a satisfactory level of technical and professional skill or knowledge in position-related areas; keeping up with current developments and trends in areas of expertise.*

EDUCATION, TRAINING AND EXPERIENCE REQUIREMENTS

- Bachelor degree in business or another relevant field required or equivalent combination of education and experience.
- At least five years of managerial experience preferred.
- Two to three years of banking experience with loan support and/or loan processing preferred.

PHYSICAL CONTEXT AND WORK ENVIRONMENT

Physical Requirements	Percentage of Work Time Spent on Activity			
	0-24%	25-49%	50-74%	75-100%
Seeing: Must be able to see to read documents/reports/floor plans, use computer and drive a personal vehicle.				X
Hearing: Must be able to hear well enough to communicate with franchisees, shop staff, coworkers and general public.				X
Sitting: Must be able to sit for long periods of time.				X
Standing/Walking: Must be able to move about the work area.	X			
Climbing/Stooping/Kneeling: Must be able to stoop or kneel to pick up items off the floor and check equipment.	X			
Lifting/Pulling/Pushing: Must be able to lift 20 pounds with or without reasonable assistance.	X			
Driving: Must be able to drive locally for work-related assignments.	x			
Grasping/Feeling: Must be able to type, handle documents, and use equipment and electronic devices.				X

The work environment is usually a well-lighted, environmentally controlled indoor environment with moderate level of noise. Position requires limited travel for training purposes.

The statements herein are intended to describe the general nature and level of work being performed, but are not to be seen as a complete list of responsibilities, duties, and skills required of personnel so classified. Also, they do not establish a contract for employment and are subject to change at the discretion of the employer.

Employee Signature

Date