**Title:** Credit Administration and Real Estate Processor



**Classification:** Non-Exempt

**Status:** Full-Time

**Date:** July 30, 2019 (7.10.18; 11.9.15)

**Reports to:** Chief Credit Officer

**Supervises**: N/A

**General Responsibilities:** Assists in the consumer real estate loan documentation (1-4 family residential) and credit underwriting process including overseeing the daily activities, operation, and maintenance of consumer real estate loans on a pre- and post-closing basis. This position will require some customer contact and serve as a back-up for the Vice President – Real Estate.

**Essential Duties**

1. Assists loan officers at all offices during the consumer real estate underwriting process including the preparation of preliminary disclosures and closing documents for 1-4 family real estate loans.
2. Pulls credit reports and lien searches; orders title work, flood determinations, and appraisals; and assists in the preparation of collateral evaluations or other pre-closing documentation.
3. Sets up loans, processes payments, and performs ongoing maintenance of loans on the Bank’s core computer system.
4. Ensures loan files are accurately established and that documents are properly scanned and maintained within the Bank’s image system.
5. Functions as a liaison between the applicant/borrower and the loan officer as required.
6. Assists with the review of all appraisals and evaluations.
7. Coordinates all required forms and procedures for compliance with the appraisal guidelines.
8. Assists with the development of and maintains the necessary documentation tickler systems for post-closing documentation such as UCC-1 filings, titles, recorded mortgages, title policies, escrow payments, and insurance.
9. Calculates and produces annual escrow analysis statements.
10. Responsible for handling all escrow accounts and designated payments from such accounts.
11. Responsible for documentation and management of HMDA reporting.
12. Serves as back-up for the Credit Processor I and Credit Processor II.

**Other Duties**

1. Ensures loan information is properly recorded and reconciles all invoices through the bank’s third-party delinquent real estate tax monitoring service.
2. Helps with loan department training on compliance and related bank systems.
3. Maintains thorough and up-to-date knowledge on all lending compliance regulations.
4. Performs other duties as assigned.

**Overall Accountabilities**

1. Accuracy of work.
2. Work cooperatively with co-workers.
3. Deliver positive customer service.
4. Maintain confidentiality and security of records and information.
5. Follow all policies and procedures.

**Working Relationships**

1. Works directly with Chief Credit Officer, Credit Processor I, and Credit Processor II.
2. Works collaboratively with Vice President—Real Estate and all loan officers.
3. Works cooperatively with all staff, community members, bank partners, and vendors.

**Desired Qualifications:**

1. High School diploma or equivalent required.
2. Consumer, residential, and commercial lending experience and/or credit administration experience preferred.
3. Demonstrated computer skills with Microsoft products required; banking software knowledge preferred.
4. Demonstrated organizational and interpersonal, written, and verbal communication skills required.

**Job Specifications:**

1. Must be able to remain in a stationary position 90% of work day.
2. Must be able to occasionally move about inside the office to access file cabinets, office machinery, etc.
3. Constantly operates a computer and other office productivity machinery, such as a calculator, copy machine, computer, and printer.
4. Frequently communicates with customers and vendors regarding details of lending process. Must be able to exchange accurate information in these situations.
5. Regularly inspects documents for accuracy.