



*Savings Bank*  
OF MENDOCINO COUNTY  
Member FDIC

## **Job Description**

**Job Title: Loan Documentation Specialist I**

**Department: Loan Operations**

**Reports To: Loan Operations Manager**

**Salary Grade/Salary Range: 4 (\$11.05/hr. - \$16.23/hr.)**

**Revision Date: 4/11/2016**

### **Position Summary**

Under the direction of the Loan Operations Manager, prepare loan documents for all new, renewed and modified Commercial, Real Estate and Consumer loans, ensuring they comply with all applicable state and federal laws, bank policies and compliance regulations. Prepare all documents necessary to perfect loan collateral. Prepare Early Truth in Lending disclosures ensuring compliance with all applicable state and federal laws, bank policies and compliance regulations.

### **Essential Duties and Responsibilities**

- Maintain regular and predictable attendance and punctuality.
- Prepare loan documents for all new, renewed and modified Commercial, Real Estate and Consumer loans.
- Prepare collateral perfection documentation
- Prepare Early Truth in Lending disclosures and RESPA documents ensuring compliance with all applicable state and federal laws, bank policies and compliance regulations.
- Review loan documentation request packages for accuracy and compliance with all bank and regulatory policies.
- Perform verification of customer's information in the Relationship Management system and create and/or correct customer records when necessary.
- Perform OFAC verifications as required to ensure compliance with applicable bank and regulatory policy.

- Log loan documentation packages when received and maintain loan production information.
- Cross train on other Loan Documentation/Loan Servicing tasks as time allows
- Other duties as assigned.

### **Qualification Requirements**

- To perform this job successfully, an individual must be able to perform each essential function satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
- Ability to provide courteous, knowledgeable and professional customer service both in person and on the telephone.
- Strong skills operating a personal computer including Microsoft Word, Microsoft Excel, Microsoft Outlook and navigating the internet.
- Ability to perform accurate data input into a variety of software
- Knowledge of loan processing practices, methods and procedures
- Knowledge of Commercial, Real Estate and Consumer loan files and documents
- Ability to assume responsibility, display initiative, exercise good judgement and make and act upon decisions with minimal supervision.

### **Education and/or Experience Requirements**

An Associates Degree (AA) or equivalent from a two year college or technical school or knowledge typically gained through a minimum of 1 to 2 years keyboarding/data input and general office documentation in a financial institution, or other professional office or organization; or an equivalent combination of education and experience.

### **Minimum Typing Speed Required**

Keyboarding at 45 wpm.

### **Language Skills**

- Ability to read and interpret documents such as safety rules, operating instructions, procedure manuals, policies and memorandums.
- Ability to write routine correspondence and communicate effectively and tactfully, orally and in writing with employees, customers, vendors and management.
- Must possess the ability to speak clearly so others can understand.
- Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition and grammar.

- Bilingual skills desirable.

### **Mathematical Skills**

Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to use a basic calculator.

### **Reasoning Ability**

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.

### **Other Skills and Abilities**

- Familiarity with Windows-based computer required. Previous experience with the Microsoft Office suite and banking-related software preferred.
- **Evaluating Information to Determine Compliance with Standards** – Using relevant information and individual judgment to determine whether transactions, events or processes within scope of authority comply with laws, regulations or Bank standards.
- **Working Directly with the Public** – Ability to deal directly, face-to-face and on the phone with the public, following the Bank’s Customer Service Standards.
- **Establishing and Maintaining Interpersonal Relationships** – Developing constructive and cooperative working relationships with others and maintaining them over time.
- Ability to work in a high demand, deadline sensitive atmosphere.
- Ability to be flexible and able to work in a focused, multi-task environment.
- Accuracy and Quality – Ability to achieve a high standard with work processes and outcomes, in able to complete tasks with a concern for all details involved; monitors and checks work for precision, clarity and completeness; produces quality results.
- Continuous Learning – Ability to take responsibility for own learning and development by acquiring and refining of technical and professional skills needed in job related areas; ability to proactively seek performance feedback and identify approaches to improve own performance.
- Verbal Communication – Ability to express ideas effectively and speak clearly in individual or group situations, adjusting style and methods to meet specific needs of the audience; attentively listens to others to gather data and paraphrase meaning to verify understanding.
- Written Communication – Ability to use correct English grammar, punctuation, and spelling; communicates information (facts, ideas, or messages) in a succinct and organized manner; produces written information which may include technical material that is appropriate for intended audience.

- Dependability – Ability to make self available for work on a consistent and timely basis with infrequent unplanned absences; ability to ensure work responsibilities are covered when absent; ability to follow instructions, and respond to managements directions.
- Prioritization/Time Management – Ability to assess multiple tasks or issues which are competing for a limited amount of time or resources and effectively determine order in which each will be addressed; ability to set priorities, goals and timetables to achieve maximum productivity; ability to track both completed and incomplete activities.
- Teamwork – Ability to work cooperatively with others as part of a formal or informal team to accomplish Bank goals; ability to respect the needs , ideas and contributions of others; ability to contribute to and accepts consensus; ability to subordinate own objectives to the bank or their team. Ability to focus on solving conflict, not blaming; ability to maintain confidentiality.
- Customer service – Ability to provide internal and external customers with the highest quality of customer service that meets their needs, in a timely efficient and professional manner; ability to follow up on customer complaints, questions or requests.

### **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 stand, walk, sit, reach with arms, talk or hear and use hands to finger, handle or feel objects, tools or controls. The employee is occasionally required to climb or balance, stoop, kneel, crouch and may occasionally use ladders for a variety of tasks. The employee must frequently lift and/or move 20-25 pounds and occasionally lift and/or move 20-25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. Some driving may be required.

Post-offer physical is not required for this position.

The employee must have the ability to use a computer keyboard, mouse, calculator, copier, fax machine, scanner and telephone. The work environment is indoors with a majority of time spent sitting at a desk. The noise level is moderate.

**Acknowledgment:**

*I understand that this job description should in no way be construed as a contract for employment, but rather is intended to indicate the general nature and level of work to be performed. Nothing in this job description restricts management’s right to assign or reassign duties and responsibilities to or from this job at any time. It is not designed to contain nor be interpreted as a comprehensive account of all the responsibilities and/or qualifications required of an employee assigned to this job. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Further, I understand that if I have any physical limitations or require any accommodations in order to perform the essential functions of my job, I must immediately inform my supervisor.*

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**Employee Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Supervisor Signature**

\_\_\_\_\_  
**Date**