

**WILLAMETTE COMMUNITY BANK**  
**Loan Processor I**

**Job Title:** Loan Processor I  
**Department:** Loan Operations  
**Reports to:** Loan Operations Supervisor  
**Status:** Non-Exempt

**PRIMARY JOB PURPOSE:**

This is typically an entry-level position in Loan Operations for those applicants with a willingness to learn and a fundamental curiosity about loan documentation and portfolio management. Incumbents in this role are responsible for processing documents and files for commercial and consumer loan package completion. Completes loan setup on bank loan system(s). Assists Bank Relationship Managers and Management with credit administrative support. Communicates with current and prospective Bank customers as well as approved Bank service providers via face-to-face interactions, as well as through oral and written communication. Incumbents in this role will typically possess 3-5 years of administrative experience in a professional business environment. Previous financial institution experience is preferred.

**MAJOR AND ESSENTIAL JOB RESPONSIBILITIES:**

- Assist with preparing loan documents using the Banks documentation software after verifying the Credit Request is properly approved.
- Assemble borrower credit and collateral files and collaborate with the Relationship Managers to locate trailing documents and financial information.
- Obtain real estate appraisal bids, order appraisals and submit completed appraisals for third-party review.
- Order environmental assessments as needed.
- Order title reports as needed
- Perform check-back process for the loan credit and collateral file, as well as the loan-closing package.
- Ensure collateral is perfected. Follow for receipt of recorded real estate documents, UCC Financing Statements, vehicle titles, etc.
- Ensure collateral has adequate insurance coverage and Bank is identified as loss-payee.
- Disburse loan proceeds and board new loans and renewals accurately on the Bank's system after verifying all loan documents are properly executed and all conditions of approval and closing have been satisfied.
- Process loan payments, loan advances, and other loan maintenance after obtaining proper approvals.

- Perform loan file maintenance including working of non-posts and other exception items.
- Mailing of Past Due, Maturity, and Rate/Payment Change Notices to customers.
- Prepare, update and/or document other specific daily, weekly and monthly reports.
- Maintenance of loan ticklers to track for collateral perfection and insurance expirations, as well as properly record financial reporting ticklers.
- Ensure borrower credit and collateral documents are properly filed and indexed in both the physical and electronic files according to established file criteria.
- Assist Relationship Managers with portfolio management activities, including assistance with working loan tickler reports and drafting/ mailing borrower correspondence.
- Process paid loan files and Declined/Withdrawn/Approved Not Accepted applications and storing documents for archiving.
- Ensure physical and electronic Borrower credit and collateral files are properly maintained and indexed.
- Backup Loan Processor II position in preparation of monthly reports utilized for presentation to the Bank's Loan Committee and Board of Directors.
- Ensure that policies and procedures are administered consistently and in accordance with the Bank's objectives/policies and in compliance with all applicable Federal and State laws and regulations.
- Communicate clearly and effectively with co-workers, customers and external service providers to respond to inquiries and resolve problems.
- Complete all annual training in a timely manner.
- Maintain ability to perform as a functional back-up to Loan Processor II position.
- Assist Credit Analysts as needed.
- Other duties as assigned.

**Compliance** – Assist in the Bank's compliance with all applicable federal and state laws and regulations.

- Develop familiarity with all applicable federal and state banking rules and regulations regarding lending.
- Adhere to all applicable Bank policies and procedures.
- Cooperate with banking Regulators and Auditors.

**Interpersonal/Team Skills** – Cultivate and maintain a professional image and rapport with customers, the public, co-workers, Regulators, Auditors, Bank Management and Directors.

- Positive attitude and the ability to take direction and accept constructive feedback.

- Keep appropriate parties informed of project status, problems, issues, etc.
- Negotiate and attempt to resolve conflicts around projects or work assignments; communicated problems to manager as needed.

**MINIMUM JOB REQUIREMENTS:**

- Preferred Skills/Experience –
  - Experience with FiServ and Laser Pro systems preferred. Experience with other Bank loan and documentation systems may be substituted.
  - Some accounting experience is preferred. Financial institution experience may be substituted.
  - Demonstrated competency with Microsoft Office Suite.
  - Detail oriented and analytical thinker.
  - Strong organizational and problem-solving skills.
  - Ability to multitask in a dynamic environment.
  - Effective verbal and written communication skills
- Ability to work independently, as well as part of a cohesive team.
- Ability to meet bonding requirements for employment purposes.