



Position Description
Loan Documentation Specialist

Job Title:	Loan Documentation Specialist	Department:	Loan Operations
Reports To:	Loan Doc Specialist Supervisor	FLSA Classification:	Salary Non-Exempt
Hours:	Monday – Friday; 40 hours/week		

Position Summary:

The Loan Documentation Specialist is responsible for supporting Loan Operations in ensuring department activities run smoothly and efficiently, providing assistance or backup within the department as required, assisting in special projects, and performing all duties related to loan documentation.

The Loan Documentation Specialist is also responsible for overseeing all loan files assigned to them to ensure that the file progresses to closing timely while meeting all compliance and policy requirements. The Loan Documentation Specialist must maintain a high level of communication throughout the department and with the borrowers, attorneys, and title companies involved in their loans. The Loan Documentation Specialist is expected to maintain a high level of knowledge of all regulations that affect Personal, Real Estate, and Commercial loans to ensure compliance.

Essential duties are not intended to be an exhaustive list of all responsibilities, duties, and skills. They are intended to be accurate summaries of what the job classification involves and what is required to perform it. The omission of specific statements or duties does not exclude them from the position if the work is similar, related, or a logical assignment to the position. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential duties and responsibilities of this job.

Bank of St. Francisville is committed to providing equal employment opportunities. We will not discriminate against employees or applicants for employment on any legally recognized basis including, but not limited to, veteran status, race, color, religion, sex, marital status, national origin, physical or mental disability, age, political affiliation, or any other category protected by federal, state, or local law or ordinance.

Duties/Responsibilities:

- Prepare and manage all loan documentation accurately.
- Pull credit bureau data for loan officers to aid in loan assessments.
- Work with lending staff to ensure customer information is up to date in core system.
- Run flood determinations to assess flood risks and determine necessary insurance.
- Submit appraisal requests to determine property values for real estate loans.
- Manage title work requests and follow up on required documentation.
- Provide disclosures to borrowers within the timeframe allowed by regulation.
- Communicate with borrowers to collect needed documentation.
- Schedule loan closings with borrower, officer, and title company or attorney.
- Initiate all funding for loan closings.
- Responsible for clearing any exceptions with your work.
- Provide telephone support to assist customers with inquiries, process transfers, and manage one-time ACH loan payments.
- Responsible for processing incoming and outgoing mail once per week and for alternating lock up days weekly.
- Provide cross-functional support and departmental back up for loan operations as needed.
- Complete annual, quarterly, and/or as needed training, including BSA, to ensure compliance with all regulatory requirements and Bank policies.
- Maintain the highest level of professionalism and team support while exhibiting BSF Core Values.
- Perform additional tasks as assigned.



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Competencies:

- Proficiency in loan documentation procedures and regulations
- Excellent organizational skills with the ability to manage and prioritize multiple tasks and work within tight deadlines, while maintaining disciplined focus on Bank goals and measurable objectives.
- Detail-oriented and analytical approach to work
- Excellent communication skills through email, phone, in-person, and virtually with both internal and external customers.
- Knowledge of industry specific regulatory requirements impacting the Bank and loan process
- Familiarity with title work and related legal documentation
- Flexibility to adapt to changing regulatory and policy landscapes
- Proven ability to work effectively as part of a team.
- Ability to use office machinery with strong computer skills and software management with proficiency in the use of Microsoft Suite and other Bank systems.

Education and Experience:

- High school diploma or (GED) required
- One to three years of banking experience

Physical Requirements:

This position operates primarily in an indoor setting. It requires long periods of sitting at a desk and operating a computer or other office equipment and frequent periods of walking/standing throughout the day. This position requires frequent communication with others, both speaking and listening. Lifting and carrying up to 15 pounds may be required as necessary.

Acknowledgement:

I have reviewed and understand the responsibilities listed in this job description and acknowledge that I am able to perform the essential functions of the position. I understand that the duties of this position may change on a temporary or regular basis according to the needs of the company, and these changes may not specifically be included in this job description. If I have questions about my position, I understand that I should discuss them with my manager.

I further understand that this job description does not create an employment contract, and my employment is strictly at will unless otherwise agreed upon in writing by the CEO of the company.

Employee Name (Print)

Employee Signature

Date