

Job Description
National Bank of Commerce

Position: Loan Operations Manager

Reports to: Senior Vice President, Loan Operations and Card Services

POSITION SUMMARY:

Position oversees the management of centralized commercial/commercial real estate loan administration process. Responsible for all areas of loan operations including loan servicing, preparation of loan documentation, booking of new loans, reconciliations, collateral review, payment processing, customer support, file maintenance and retention. This position requires in-depth knowledge of departmental operations, ability to manage, train, and motivate employees, and a working knowledge of loan operations, processes, and procedures including compliance requirements.

The confidential nature of the departmental business involves discreet performance of all duties and professionalism in all aspects of bank relationships.

ESSENTIAL JOB DUTIES:

1. Manages the department, trains and evaluates staff, prioritizes work, and ensures accurate and timely completion of work
2. Ensures compliance with bank and department standards and procedures, external rules and regulations, and applicable investor requirements
3. Works with legal counsel and auditors on various regulatory and compliance issues as well as various special projects; gathers information and researches issues
4. Provides technical advice and guidance to staff and lending personnel
5. Performs a variety of special projects as assigned including packaging and shipping of loans; interacting with other financial institutions; documentation and proofing of assignments; preparation of other recordable documents as required by loan terms
6. Responds to inquiries from customers, banking staff, outside vendors; answers questions, provides documents, explains procedures, interprets policy, resolves discrepancies, and handles complex problems
7. Manages the preparation of reports regarding productivity, volume, and performance. Analyzes results and recommends changes to workflow and staff assignments to ensure that departmental goals are achieved and maintained.
8. Prepares loan packages for outlying markets
9. Assists in separating the files after they have been uploaded for scanning and indexing. Indexes documents into Director after being scanned.
10. Manages technical exceptions by clearing items on a weekly basis for updated reporting purposes
11. Assists lending staff with questions concerning loan documentation

12. Reviews collateral files for accuracy and completion and ensures that all images are in Director; notes exceptions on the tracking system
13. Assists in balancing all loan applications and reviews daily reports
14. Supports Community Development initiative through business development efforts

REQUIRED SKILLS AND COMPETENCIES:

- High School graduate or equivalent required; college degree in business related field preferred
- Minimum of 7 years of experience in loan operations/administration is required; management experience required
- Strong organizational, interpersonal, management, communication (both written and oral), analytical, and problem-solving skills
- Computer literate with strong background in Microsoft Office programs
- Ability to supervise, train, and monitor performance of staff
- Ability to effectively manage multiple assignments and meet deadlines

WORKING CONDITIONS

Bank/office environment; secure, comfortable working conditions. May be required to travel to/from other branch offices, corporate office or other facilities.

ADDITIONAL COMMENTS

The aforementioned description of general job responsibilities in no way constitutes a contract of employment, nor should it be considered all-inclusive. Management has the right to alter duties based on current banking situations and/or projects that require special assistance. Position may be responsible for performing other duties as assigned.