



JOB TITLE: LOAN ASSISTANT
DEPARTMENT: CREDIT
REPORTS TO: CHIEF LENDING OFFICER
SUPERVISES: N/A
FLSA STATUS: NON-EXEMPT

GENERAL SUMMARY

Is responsible for assisting lenders in obtaining required information and documentation pertaining to commercial, installment, and mortgage loans. Completes necessary checklists and forms required prior to delivering the approved application requests to the Loan Processor for processing. Also, is responsible for obtaining customer signatures and dispersing loan proceeds.

ESSENTIAL JOB FUNCTIONS

- Assist portfolio managers in ordering title work, appraisals, and any other documentation required for loan processing.
- Handle day-to-day transactions for customers and acts as a liaison between lenders and the loan operations department (transfer funds, draws, wires, payments, ATS, etc.)
- Assist and handle loan closings.
- Handles tracking of loan information to include customers' financial statements, insurance, deeds of trust, titles, etc.
- Loan exceptions: Assist lending staff with clearing exceptions regarding financial statements, insurance requirements, title requirements, car titles, and any and all other exception items.
- Assist lenders and portfolio managers with construction monitoring, draw requests, ordering inspections and title endorsements, completing drawsheets, etc.
- Assist portfolio managers with entering customer information into Silverlake, completing verafin requirements, etc. when needed.
- Prepare letters and memos as directed by lenders.
- Performs notary public services.
- Monitor exception, past due, and maturing reports on a regular basis.
- Practices diligence with duties involving Bank Secrecy Act compliance by obtaining Customer Identification Profile Information, reporting suspicious activity, obtaining beneficial ownership information and risk assessment and customer due diligence information.
- Regular and reliable attendance.
- Other duties as assigned by supervisory personnel.

OTHER FUNCTIONS

Candidates who cannot perform some or all of these duties because of disabilities will nevertheless receive full consideration for the job based on their ability to perform essential functions. Performs other duties as assigned or required.

MINIMUM REQUIREMENTS

The following are required to enable job holders to perform the essential functions of the job.

1. **SKILLS**

Machines - personal computer, calculator, copier, printer, telephone, scanner.

Good interpersonal skills.

Math skills.

Ability to organize and prioritize work.

Ability to work without direct supervision.

Word Processing.

Good communication skills, oral and written.

Ability to maintain confidentiality.

High degree of poise and tact to represent bank in a positive manner.

2. **KNOWLEDGE**

Bank policies and procedures.

Loan documentation and compliance.

Loan application and processing system.

Basic accounting.

Bank computer system.

Banking terminology.

Banking laws and regulations.

Word processing.

3. **EXPERIENCE/EDUCATION**

College degree in business with minimum of one year experience in related field (legal, banking, lending, insurance, real estate) preferred or High school diploma or equivalent with 3-4 years of administrative/clerical experience in a related field (legal, banking, lending, insurance, real estate).

4. **SCHEDULING**

No special requirements. Normal hours are 8:00 a.m. to 5:00 p.m. Monday through Friday.

To apply for this position, download and save the Application Form located on our Careers page. Once completed, please send the Application by attaching it in an email to: careers@fnboxford.com.

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