



JOB DESCRIPTION

JOB TITLE:	CONSUMER LOAN PROCESSOR
DEPARTMENT:	LOAN OPERATIONS
REPORTS TO:	LOAN OPERATIONS OFFICER
SUPERVISES:	N/A
FLSA STATUS:	NON-EXEMPT

POSITION SUMMARY:

The Consumer Loan Processor is responsible for accurately preparing, reviewing, and processing consumer loan documentation from application through closing and booking. This position ensures that all consumer loans are documented in accordance with federal and state regulations, bank policy, and investor or secondary market requirements when applicable. The processor works closely with lenders, portfolio managers, loan assistants, and internal departments to ensure timely, compliant, and accurate loan closings.

KEY RESPONSIBILITIES:

- Review loan applications and supporting documents for completeness and accuracy.
- Prepare and generate loan documentation using LaserPro (or applicable documentation platform) based on approved credit terms.
- Verify borrower information, credit reports, collateral details, and loan terms prior to closing.
- Confirm all required disclosures and forms are included per Regulation Z (TRID), Regulation B (ECOA), and other consumer lending laws.
- Obtain and review insurance (hazard, flood, vehicle, etc.) to ensure proper coverage and mortgagee clause.
- Verify and document lien perfection for titled collateral, including vehicle titles, mobile homes, boats, and equipment.
- Ensure flood determinations are ordered, reviewed, and documented in compliance with the Flood Disaster Protection Act.
- Verify and document CIP and Beneficial Ownership as applicable.

OTHER 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. KNOWLEDGE, SKILLS & ABILITIES

- Excellent attention to detail and organizational skills.
- Ability to manage multiple loans and deadlines in a fast-paced environment.
- Strong knowledge of consumer lending documentation and compliance requirements.
- Proficiency in LaserPro, Silverlake, Synergy, Teslar, and Microsoft Office Suite.
- Strong written and verbal communication skills.

2. EDUCATION/EXPERIENCE

- High school diploma or equivalent required; associate degree in business, finance, or related field preferred.
- Minimum 1–2 years of experience in consumer loan processing or loan operations.
- Familiarity with TRID, Reg Z, Reg B, SCRA, Flood, and Fair Credit compliance preferred.

3. ENVIRONMENT

- Standard office environment
- Ability to sit and work at a computer for extended periods

4. SCHEDULING

Normal hours are 8:00 a.m. to 5:00 p.m. Monday through Friday.

The above statements are intended to describe the general nature and level of the work being performed by people assigned to this classification. This is not an exhaustive list of all duties, skills, and responsibilities required of personnel so classified. FNB Oxford management reserves the right to amend and change responsibilities to meet business and organizational needs as necessary.

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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