



## JOB DESCRIPTION

### Position: Loan Specialist I

**Position Description** The primary purpose of the position is to generate loan documentation and service originated loans. The specialist works closely with loan department staff to ensure all information and documents are collected and stored in a timely and accurate manner.

**Position Summary** This position will establish a basic understanding of loan policy, with little to no experience previous, while continuing to develop in the Loan Specialist role. As Loan Specialist I, this position will assist in documenting/booking loan transactions, working on projects/matters of limited complexity in a support role, create and maintain relevant databases.

#### **Duties/Responsibilities**

- Prepares loan closing documentation.
- Collects and processes required paperwork for loan applications and closings.
- Assists loan officers in the management of customer relationships by ensuring all required customer information is updated in a timely manner.
- Completes all necessary loan reports accurately and within scheduled deadlines.
- Maintains assigned databases with accurate and timely information.
- Performs due diligence on existing files as needed.
- Performs post loan reviews to ensure adequacy of documents and follow-up on exceptions.
- Prepares and delivers document packages for participations, investors, and third-party servicers.
- Performs clerical and administrative duties as requested.
- Performs other duties as assigned.
- Follows all 1<sup>st</sup> State Bank policies, procedures, compliance, and security practices.

#### **Required Skills/Abilities**

- Good organizational and problem-solving skills.
- Good written and verbal communication skills.
- Ability to adapt to changing deadlines and workload.
- Incorporate Bank Values within work environment.
- Moderate knowledge of Microsoft Word and Excel
- Moderate knowledge of LaserPro, Navigator and other Bank software.
- Basic understanding of loan policy and reporting needs.

#### **Qualifications**

- Bachelor's Degree (preferred)
- High School Diploma or GED (required)
- Minimum of two years of work experience in a professional work environment