



Independence

BANK

Commercial/Mortgage/Consumer Loan Assistant

POSITION SUMMARY

Will work collaboratively with assigned loan officer to effectively and efficiently provide credit related services to the Banks customers. Will be responsible for the maintenance of loan files as well as for providing administrative support to loan officers in preparation of loan documentation. A primary goal will always be to maintain a high level of customer service. This position is responsible for being the first point of contact for phone calls and walk-ins for the lending department.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Responsible for learning, understanding and complying with Bank policies and procedures with a strong emphasis on lending policies.

- Work collaboratively with loan officer (including branch mortgage loan officers) and loan processor to effectively and efficiently provide credit-related services to the Banks customers. A primary goal will always be a high level of customer service.
- Serve as liaison with appraisers, title officers, attorneys, insurance co, customers, etc.
- At the direction of the loan officer, prepare all appropriate loan documents for the type of loan being offered to the customer. This also includes all documents necessary to obtain satisfactory perfection of the loan, including mortgages, title insurance, proof of insurance, titles, etc.
- Prepare documents to assist the loan officer in determining whether loan should be made. Includes credit scoring reports, flood determinations, etc. Assist in setting up loan closing

QUALIFICATION REQUIREMENTS

Ability to type, use a 10-key, use a calculator, use a computer and appropriate software such as Word, Excel and Outlook. Knowledge of banking terminology and basic accounting principles is also needed. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

High school diploma or general education degree (GED); two to three months related experience and/or training; and/or equivalent combination of education and experience.

CERTIFICATES, LICENSES, REGISTRATIONS:

Register as an MLO with the Nationwide Mortgage Licensing System, complete all background actions required, update the administrators of any changes to the record, and remain compliant with required training

PHYSICAL DEMANDS:

While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle, or feel, reach with hands and arms; and talk or hear. The employee occasionally is required to stand, walk or stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision requirements include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

For a full description and an outline for our full benefits package, please contact the Human Resources Department.

Independence Bank EEO/Employer/Vet/Disabled