



**TITLE:** Loan Documentation Specialist I – (Entry Level)  
**REPORTS TO:** Director of Operations  
**FLSA:** Non-Exempt  
**CATEGORY:** Full-time  
**SHIFT:** Monday – Friday 8:00 – 5:00  
**MEAL/BREAKS:** One (1) paid 15 minute break per four (4) hours worked and one (1) unpaid sixty (60) minute meal break.

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### **SUMMARY**

Under direct supervision, Documentation Specialist I provides administrative and operational support in the areas of loan documentation. Assumes responsibility and is accountable for adherence to Bank policies and procedures, as well as all applicable state and federal laws and regulations pertaining to employment and banking.

### **ESSENTIAL DUTIES**

1. Obtains proof of borrowing authority including but not limited to: articles of organization, articles of incorporation, bylaws, operating agreements, partnership agreements, and public record information.
2. Under the guidance of Business Client Services Specialist-SR or Business Client Services Manager, prepares consumer and commercial loan packages including disclosures as appropriate using LaserPro software. Ensures correct combination of documents will be prepared/received for each transaction to secure legal interests of the Bank and are in compliance with Bank and regulatory policies and procedures.
3. Ensures all loans meet all insurance and flood requirements in order to appropriately protect collateral.
4. Orders title reports, initial environmental information (Green), UCC searches and flood determinations.
5. Prepares escrow instructions, communicates and balances with the other escrow officers to facilitate loan closings.
6. Keeps track of all costs associated with loans to ensure all are paid or addressed at closing.
7. Completes department certifications as assigned.
8. Maintains related paper and electronic file systems so that necessary documents can be found easily, and documentation is consistent and complete.
9. Completes additional Department and Compliance training as assigned. Maintains compliance with Bank's BSA/AML policies and procedures.

**SECONDARY DUTIES**

1. Provides administrative support to the Loan Department by copying, scanning, and faxing as needed.
2. Provides direct and indirect customer service by giving advice and answering a variety of basic questions to customers and to co-workers, exhibiting the necessary follow through with customers and/or staff involved.
3. Assumes responsibility for various department function in the absence of a colleague or in overload situations.

**GENERAL**

1. Provides excellent personal customer service to all internal and external clients by treating people with respect; keeping commitments; inspiring the trust of others; working ethically and with integrity; upholding organizational values; and, accepting responsibility for own actions.
2. Follows policies and procedures; completes administrative tasks correctly and on time; contributes to the overall profitability of the Bank through cost controls and expense monitoring.
3. Applies good judgment in decision making and sees beyond immediate assignments and acts on opportunities and problem areas.
4. Performs position safely and reports potentially unsafe conditions.
5. Works according to established schedules; arriving on time and with a positive attitude.
6. Maintains work area in a clean and orderly manner
7. Any other duties as defined by management.

**QUALIFICATIONS AND DEMONSTRATED ABILITIES**

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

1. High School diploma or equivalent and a minimum of 1-2 years of work experience in a professional office environment.
2. Basic Knowledge of related state and federal banking compliance regulations, Bank operational policies and procedures, and the Bank's products and services.
3. Good verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, and to speak clearly to title companies, clients, colleagues, directors and shareholders.
4. Ability to follow written directions.
5. Ability to read and follow established policies and procedures.
6. Ability to deal with simple to moderate problems.
7. Ability to perform a variety of basic numeric calculations.

8. Strong computer skills using Microsoft Word and Microsoft Excel. Intermediate keyboarding skills to meet production needs of the position.
9. Good organizational and time management skills, to ensure maximum productivity.
10. Ability to work with minimal supervision while performing duties to handle confidential information with discretion.

**PHYSICAL REQUIREMENTS**

1. Repetitive use of hands such as grasping, twisting/turning of wrists, and finger dexterity necessary to perform various clerical duties such as typing, writing and maintaining files.
2. Frequent use of arms such as pushing/pulling to open and close drawers and cabinets.
3. Ability to sit for extended periods of time at assigned station.
4. Ability to bend and/or reach, and to occasionally lift and carry up to 30 - 50 pounds (boxes of copy paper and/or files for storage).
5. Continuous clarity of vision at 20 inches or less for normal processing of work.

**ACKNOWLEDGEMENT**

I have reviewed the above job description and acknowledge that I am able to perform the duties and responsibilities described herein. Summit Bank reserves the right to update job descriptions periodically. I acknowledge that this job description does not in any way create a contractual relationship, and does not alter Summit Bank's at-will employment relationship with me.

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Employee Signature

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Date