

JOB DESCRIPTION

**Mainstreet Community Bank of Florida
1515 East Hwy 50, Clermont, FL 34711**

Commercial Loan Assistant

Full Time: 40 hours
FLSA designation: Salary - Non-Exempt
REPORTS TO: Regional President

PURPOSE: This position will be responsible for various activities within the assigned Branch / Commercial Loan Market. These activities will include, but not limited to, the following:

ESSENTIAL DUTIES:

1. Prepare CIF(s) (Customer Information Files)
2. Input new, renewal and modification loan requests in Credit Quest and pull credit for review, credit analysis and decision by Regional or Market President and / or appropriate loan approval committee.
3. Contact customers to obtain required documentation such as Applications and Financials as well as items needed to for closings such as Prior Title insurance, Survey and Evidence of Insurance.
4. Order Appraisals, Title Work, Flood Determinations, Surveys, Environmental Reports and or EDRs and Tax Servicing.
5. Order and Review Loan Documents prepared by the Loan Operations or the Bank's Real Estate Attorney(s).
6. Monitor Construction Projects along with Construction Administrator to assure accuracy and proper funding.
7. Monitor Specific Lines of Credit along with Lender(s) to assure proper advance limitations are being met as well as the required rest periods.
8. Support Branch Manager with Consumer Loans, HELOCs, Vehicle, etc.
9. Prepare completed loan package to be sent to Loan Operations for funding and booking.
10. Responsible for sending letters to customers for maturing loans, delinquent financial information or delinquent property taxes.
11. Act as the point of contact between the lender(s) and internal/external clients.
12. Maintains customer confidence and protects operations by keeping information confidential.
13. Perform any other job-related duties that might arise during the course of the day.

EXPERIENCE

The minimum required job-related experience needed to demonstrate competence to perform the job is:

1. A minimum of three years banking experience, loan experience preferred.
2. General knowledge of bank operations and ability to interpret bank policies and procedures.
3. Loan Documentation knowledge.

SPECIFIC EDUCATION, EXPERIENCE AND SKILL

1. Proficient knowledge and ability to use a personal computer.
2. Proficient in Windows Office Suite (Word, Excel).
3. Preferred experience using banking software and related applications.
4. Ability to exercise judgment and discretion in confidential matters.
5. Ability to communicate tactfully with other bank employees and customers.
6. Strong organizational skills and experience in working independently to solve problems.
7. Discretion and confidentiality.

COMPLIANCE

All associates have a responsibility to understand the Bank's BSA/AML Program, the procedures outlined in it, and to follow the Program and procedures in carrying out their duties. When an associate has supervisory responsibilities, he or she will make certain that his/her staff understands the responsibilities to comply with applicable regulatory issues and internal programs, policies and procedures. Any associate that fails to adhere to the BSA/AML Program or commits other violations of the Code of Conduct may be subject to disciplinary action up to and including termination.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job the employee is regularly required to sit, stand, use hands to finger, handle or feel, reach with hands and arms, and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

NOTICE

- ✓ This position description in no way states or implies that these are the only tasks to be performed by the employee occupying this position. The employee will be required to follow any other instructions and to perform any other job-related duties.
- ✓ Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the employee will possess the abilities and aptitudes to perform each task proficiently.
- ✓ Ability means to possess and apply both knowledge and skill.
- ✓ This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
- ✓ This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
- ✓ All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
- ✓ Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
- ✓ This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

***This job description does not list all of the functions of the job. Management often assigns additional duties. This job description may be revised at any time.**