

JOB DESCRIPTION

MAINSTREET COMMUNITY BANK OF FLORIDA
204 S WOODLAND BLVD., DELAND, FL 32720

Loan Operations Specialist (Construction Administration)

Full Time: 40 Hours

FLSA designation: Hourly – Non-Exempt

REPORTS TO: Loan Operations Supervisor

Education/Experience Required: A High School Diploma or equivalent. Minimum of two years banking experience preferred. Construction administration experience preferred.

Performance Requirements: Positive attitude, respect for customers, supervisor and coworkers; maintains and ensures confidentiality; exceptional communication skills in both oral and written form; exceptional organizational skills; strong customer service. Problem solving and analytical skills, ability to work as a team with other staff members; ability to accept and follow instructions, ability to multi-task; cooperation; flexibility; adherence to security procedures; compliance with rules and regulations; operates financial calculator, personal computer, along with effective use of various computer applications such as work processing, spreadsheets and Bank related software, must possess good telephone, verbal and customer skills.

PURPOSE: This position will be responsible for various activities within the Loan Operations Department. These activities will include, but not limited to, the following:

Specific Job Functions

- 1) Preparation and review of loan documents
- 2) Accurately input new and renewed loan documents on the system to reflect loan terms and pertinent loan codes
- 3) Administer construction loans
- 4) Provide loan operations support to lenders and loan assistants
- 5) Perform maintenance as necessary to protect integrity of loan records
- 6) Pre and/or post-closing documentation review to ensure consistency with approved terms and conditions as well as technical & policy exceptions
- 7) Answer customer calls and resolve problems that relate to their loan(s)
- 8) Work with auditors and examiners during examinations/reviews
- 9) Facilitate Participation payments -incoming and outgoing
- 10) Balance department general ledgers
- 11) Assist bank in maintaining compliance with their BSA Program & USA Patriot Act
- 12) Demonstrate compliance with customer rights to confidentiality and Privacy and maintains an environment of security and trust
- 13) Perform other duties as assigned by management or loan officer

COMPLIANCE

All associates have a responsibility to understand the Bank's BSA/AM 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 understand 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. This is an on-site position.

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. This is an on site position.

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 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.

EOE/VET/Disability