

Job Summary:

We are seeking a Commercial Loan Portfolio Specialist. Reporting to the Chief Lending Officer, the Commercial Loan Portfolio Specialist will prepare, assist and generate all loan types; specifically commercial, real estate and consumer loans. Responsibilities include the preparation of relevant loan documents, processing all loan commitments, responding to and generating related inter-departmental correspondence, providing associated clerical and loan processing support, preparing and processing all collateral documentation and providing assistance to the Collections Department.

Responsibilities / Duties:

Service commercial and real estate loans, with full understanding of compliance and regulatory requirements;

Ensure quick, efficient turn-around in the proactive preparation of documentation;

Prepare, produce and process all required forms and legal documents relating to various loan types and arrange appraisals and title searches as necessary;

Review all appraisals for real estate, mobile home and business loans;

Process loan closing documents on a daily basis;

Order and review all flood determinations;

Order and review all UCC searches, amendments, filings and terminations and file UCC continuations, as needed;

Collect, review, and coordinate with lender/title company in connection with any subordination requests received; subsequently review all Preliminary Title Reports, in addition to reviewing and requesting corrections on all final title policies in connection to recorded real estate collateral;

Review and track all real estate, mobile home and business loans for HMDA compliance; track related fees (collected, paid out, pre-collected, prepaid and at funding), in addition to collating, verifying, correcting and submitting annual HMDA-LAR to regulators/FRB;

Coordinate with all relevant parties in obtaining missing loan documentation information and follow-up on all post funding collateral items (title policies, share-secured, UCC filings etc.) to ensure all final documents are in the permanent file;

Collate, verify, correct and submit monthly report on all Cal Coastal Guaranteed loans; while working with Cal Coastal to obtain updated documents from members, or other parties;

Input and submit all SBA loans through CAIVRS, prior to E-Tran approval request and process post-funding changes, if necessary; subsequently submit monthly SBA Colson 1502 report;

Process and release collateral for all paid-in-full and closed loans;

Review and process any release of funds, release of appraisal, and HMDA status on all adverse action (declined, withdrawn, etc.) on loans;

Create forms, checklists and procedures for best practices/procedures for the aspects of the loan processes performed.

Create reports and assist with preparation of monthly loan production evaluation;

Review and request updated insurance on active/open loans;

Perform other duties as assigned.

Qualifications:

At minimum, AA Degree in relevant business-related discipline; BA Degree, preferred;

2-5 years of recent commercial loan processing experience;

Solid understanding of credit union underwriting standards in connection to commercial, consumer and real estate loans;

Proficient written and oral communication skills;

Proficient interpersonal skills involving the ability to build high levels of trust, with diplomacy, courtesy and tact;

Proficient organizational and multi-tasking skills and ability to meet deadlines in a timely manner;

Proficiency in the Microsoft suite of products;

Experience in loan processing software applications;

Solid mathematical acumen;

Strong research and analytical skills;

Must hold a valid California Driver's License and have own car to travel between branches, as needed.

Compensation:

Competitive salary based on experience.

Hours:

8:30AM – 5:30PM with 1 hour for lunch, Monday through Friday

Location:

Santa Cruz, CA