



The Middlefield Banking Company Job Description

Title:	Loan Administration; Senior Document Specialist	FLSA Status:	Non-exempt
Reports To:	SVP; Loan Administration	Job Grade:	8
Department:	Loan Administration	Location:	Administrative Office 528
Category:	Full-time	Revised:	8/1/2018 Human Resources

SUMMARY: The Senior Document Specialist processes all types of commercial and consumer loan requests generated by lending officers, branch personnel and collections/workout personnel. The incumbent prepares all applicable documents and disclosures, orders appraisals and title work, coordinates document execution and prepares files for disbursement. This includes communicating with loan officers, appraisers, title agencies and customers, when needed, to obtain all necessary information to meet closing deadlines and providing quality service to external and internal customers.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Prepare commercial loan documents in accordance with terms and conditions of the loan approved including notes, collateral documents and requirements for insurance through software designated for each type of loan.
- Order title examinations, appraisals, flood determinations, and other supporting documentation needed to properly document loan files.
- Review supporting documents including title examination, flood determination, etc. to determine compliance with approval.
- Receive and respond to requests via phone or e-mail regarding status of loans or other related questions.
- Organize completed commercial and consumer loan document file once signed documents are finalized
- Provide service and support to other department members in a cooperative and consultative manner.
- Ensures compliance with all Bank policies and procedures as well as all applicable State and Federal banking regulations
- Provide back up support when necessary to other loan administration staff to accomplish departmental goals and objectives

SECONDARY DUTIES:

- Coordinating activities and training of other department members on systems and processes to complete duties and responsibilities
 - Perform other duties as assigned
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SUPERVISORY RESPONSIBILITIES: This position will be responsible for coordinating department's work assignments and training and leading team members.

QUALIFICATIONS: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and /or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

TECHNICAL REQUIREMENTS: Proficient in the use of Microsoft Excel, Microsoft Word, and Bank information systems. Must possess extensive knowledge and understanding of consumer and small business loan documentation utilizing standardized industry software packages.

LANGUAGE SKILLS: Ability to communicate with peers, managers, customers and third party vendors. The level of concepts communicated is basic and known. Must have the ability to read and interpret general business documents, procedures and write routine business correspondence.

MATHEMATICAL SKILLS: Requires basic math skills with ability to add, subtract, multiply, compute ratios, and percent's.

REASONING ABILITY: Must possess the ability to solve practical problems using prescribed and detailed procedures. Problems are routine with standardization solutions. Job requires judgment skills that could affect compliance with laws, policies and regulatory requirements.

EDUCATION: High School Diploma or GED required, Bachelor's Degree in Business or related area preferred.

EXPERIENCE: Minimum experienced required to be successful in this job is 5-7 years of relevant work experience in the banking industry, specifically the commercial lending environment. Minimum of two years in a leadership/senior or supervisory role preferred.

PHYSICAL DEMANDS: The physical demands described here are representative of those that must be met by an employee 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 typically sitting at a desk; position may include walking, standing, bending, stooping, and use of computer and keyboard. Position requires good near or distant vision. The employee is occasionally required to lift files and boxes up to 20 lbs.

WORK ENVIRONMENT: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. Work environment is a typical office setting. The noise level in the work environment is moderate.

(Management reserves the right to change this position description at any time according to business needs)

The Middlefield Banking Company considers applicants for all positions, without regards to race, color, religion, gender, national origin, age, disability, marital status, veteran status, or any other prohibited basis of discrimination, as provided under applicable state and federal law.

Please send cover letter, resume and salary requirements to Debbie Remias at dremias@middlefieldbank.com