



Quality Assurance Manager

Department: Loan Operations

Job Code: 059-09

Reports to: Loan Operations Manager

FLSA: Exempt

Grade 9; Range \$40,065.68 to \$62,101.81

Supervises: Doc Prep, Post Closing, and
Quality Assurance Administrator

SUMMARY

Revised: 4/19/2013 anp

Documentation and Quality Assurance Manager with overall responsibility for one or more major segments within Loan Operations (Documentation and Post Closing), adherence to legal, regulatory and bank policies/procedures ensuring proper risk, audit and compliance controls are in place while maintaining an environment focused on quality customer service and production.

MINIMUM REQUIREMENTS FOR POSITION:

- Bachelors degree or equivalent work experience
- At least 5 years experience in a financial institution or comparable industry
- At least 3 years supervisory/management experience.
- 3 – 5 years previous loan documentation and/or post closing experience
- Excellent understanding of loan products, functions, policies and procedures, as well as financial documentation required by bank policy and state and federal regulators.
- Strong leadership skills with demonstrated success in managing complex operations.
- Excellent organizational, time management and analytical skills.
- Excellent interpersonal, oral, and written communication skills.
- Strong knowledge of loan systems with multiple products and hierarchical payment schedules (Fiserv and/or Laser Pro preferred as well as automated regulatory reporting software (HMDA/CRA, etc.).
- Proficient in all Microsoft Office applications (excel, word, etc.)
- Demonstrated strong collaborative skills with internal and external business and agency partners to execute business results
- Ability to manage and execute independent decisions regarding business processes, vendors and staff allocations due to volume and/or resource fluctuations.
- Superior verbal, written and interpersonal communication skills, working with customers, staff, auditors and outside vendors
- Demonstrated ability to build effective business relationships, develop performance metrics, analyze performance trends and implement changes to improve operating efficiencies

PRIMARY ACTIVITIES AND RESPONSIBILITIES:

- Direct management of Doc Prep, Post Closing and Quality Assurance staff (currently 8 associates) including recruiting, performance monitoring, coaching, and cross training programs
- Oversees processes and effectively utilizes staff. Implements changes for improvement to processes- and is responsible to maintain staffing levels that meet department needs to achieve efficiency and accuracy.
- Directs and manages the workflow and staffing related to documentation functions while ensuring the highest standards of quality are met with focus on right the first time, products fit for the purpose, and a streamlined production process. Ensures quality service is provided to the lending personnel, branch personnel, and bank customers.



- Remains current in knowledge of software, bank products, and regulatory requirements with continuing lending education as needed.
- Researches and gains knowledge of new technology and ability to integrate technology within Loan Operations
- Work closely with compliance, credit administration, lending, audit, IT, finance, and other department managers.
- Responsible for creating and updating policies, procedures, and forms used by Loan Operations
- Provides communication to ensure all personnel are aware of new and/or updated policies, procedures, and/or forms.
- Maintains compliance with and adheres to state and federal regulations and bank policies and procedures. Implements and communicates changes when necessary.
- Responsible for quarterly HMDA/CRA scrubs, annual HMDA/CRA submissions.
- Reviews audit findings and executes recommendations to address process issues or initiate projects
- Reviews and monitors various reports or work to ensure accuracy and efficiency in all tasks within department, including exception reports (ticklers) with escalation to various groups when necessary
- Holds regular meetings with direct reports and staff
- Responsible for coaching, mentoring and developing employees
- Collaborate on corporate projects and lead department projects
- Liaison between lending, underwriting and servicing
- Other such duties that may be assigned from time to time, which may include performing functions on behalf of other staff members and addressing escalated customer service issues
- Maintains compliance with and adheres to state and federal regulations and bank policies and procedures, including, but not limited to, requirements regarding the Bank Secrecy Act, FACT ACT, Community Reinvestment Act, and EEO/AA/Fair Employment Practices.