

## Position Description

This position is responsible for eliminating risk to the Bank by documenting and uploading all loan types accurately while ensuring compliance with all federal and state regulations and Bank policies. This position is also responsible for meeting and exceeding established production and quality goals; in addition to upholding the highest customer service standards.

## Position Accountabilities

- Review loan requests to meet all required criteria and communicate as necessary any discrepancies related to loan packages. Report adverse findings that do not adhere to Bank policies and regulations to the Quality Assurance Administrator or the Quality Assurance Manager.
- Utilize loan documentation software to prepare and print closing documents as requested within defined service level agreements (i.e. timeliness and accuracy) while adhering to regulatory rules and procedures.
- Process the ordering of title work and appraisals as well as send early disclosures. Responsible for sending instruction letters for title work.
- Process renewals, change in terms, participations, master agreements, and all other loan modifications.
- Send instruction letters to attorneys.
- Order flood determinations for all real estate secured loans.
- Provide all proper disclosures to customers within the required timeframe.
- Ensure scheduled closing times are in compliance with Federal regulations.
- Initiate follow-up and ensure all necessary information is provided for title work, appraisals and flood determination.
- Forward title work, appraisals, and flood determination upon receipt to appropriate party.
- Input information into software in order to produce documents such as power of attorneys, deeds of trusts and security agreements in order to record lien information. Communicate with vendors, appraisers, and/or attorneys in regards to title insurance, flood determinations and any other documentation that may be needed.).
- Maintain loan files from the initial request through closing ensuring necessary documentation is obtained and in compliance.
- Ensure loan file is complete and accurate by verifying signatures, execution, dates, collateral, and all other supporting documents.
- Record HMDA and CRA information accordingly on Laser Pro as dictated by regulatory agencies as well as Bank policy.
- Upload new consumer and commercial loans to the host mainframe system and/or manually book onto the Bank's loan system.
- Maintain daily incoming logs to ensure service level agreements are being met. Track loan volumes and provide data for monthly board report.
- Assist lenders with loan questions.
- Maintain current knowledge of industry regulations, requirements, Bank products, rates and software.
- Perform other such duties as assigned.
- Maintain compliance with and adhere to all state and federal regulations and bank policies and procedures, including, but not limited to Bank Secrecy Act, FACT ACT, Community Reinvestment Act, and EEO/AA/Fair Employment Practices.

## Organizational Relationship

This position reports to the Quality Assurance Manager.

## Position Qualifications

### Education & Experience

- High school diploma or equivalent required
- Minimum of one year loan documentation or post closing experience required
- Experience with Laser Pro, Decision Pro, and Credit Quest preferred

# Quality Assurance Specialist

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## Knowledge & Skills

- Comprehensive and working knowledge of loan products, functions, documentation, policies and procedures as required by Bank policy, state and federal regulators
- Strong analytical and reasoning skills
- Excellent organizational skills in order to maintain accurate records and reports
- Ability to work independently with minimal supervision in a fast-paced, deadline driven environment
- Excellent verbal and written communication skills necessary in order to effectively communicate with internal and external customers and vendors in a professional manner
- Superior customer service skills with the ability to establish and maintain relationships with internal and external customers
- Flexible, able to adapt to change while prioritizing tasks and efficiently manage time
- Ability to learn new systems and processes in a timely manner
- Ability to effectively evaluate problems and provide appropriate solutions
- Highly motivated and detail oriented individual
- Ability to use independent judgment
- Excellent computer skills relevant to Microsoft Office Suites (i.e. Word, Excel, Outlook, PowerPoint) and related departmental software

## Position Administration

Code: 321-07

Grade: 7

Range: \$31,729.04 to \$47,593.55

FLSA: Non-Exempt