



## **JOB DESCRIPTION**

**Position Title:** Real Estate Loan Processor

**Department:** Lending

**Reports To:** San Angelo Branch Manager

**Location:**  Del Rio  Brackettville  San Angelo  Sonora  Uvalde

**Type:**  Regular  Full-Time  
 Temporary  Part-Time

**Last Updated:** November 2008

## **ESSENTIAL FUNCTIONS**

- Responsible for preparing or obtaining documentation for real estate secure loans
- Co-ordinate required third party documentation, such as appraisals, flood determinations, title information, etc.
- Ensure Compliance with Federal and State regulations
- Ensure adherence with bank policy and procedures
- Co-ordinate loan closings with customers, real estate agents, attorneys, and title companies.
- Prepare, maintain, and organize loan transaction files for transportation to home office or secondary market buyer

## **MARGINAL FUNCTIONS**

- Advise lenders of loan status
- Perform other duties as assigned

## **REQUIRED SKILLS, ABILITIES & EXPERIENCE**

- High School diploma required
- Knowledge of real estate secured transactions and documentation
- Strong interpersonal and communication skills
- Knowledge of State and Federal Regulations related to Real Estate Lending

## **PREFERRED SKILLS, ABILITIES & EXPERIENCE**

- Knowledge of Fiserv EasyLender Mortgage Software and Jack Henry Bank Software
- Knowledge of consumer and commercial lending

## **EQUIPMENT USED**

- Computer
- Fax/ copier/ scanner/ printer
- Calculator
- Phone

## **WORK CONDITIONS**

- Office environment.
- Some travel required

*~Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time~*

**THE BANK & TRUST IS AN EQUAL OPPORTUNITY EMPLOYER, M/F/D/V**