



228 N 2nd Ave SW

Rome, Georgia 30165

(706-236-2123)

Job Description – Lending Assistant

Position title: Relationship Manager Assistant II
Exempt Status: Non-Exempt (hourly), full-time position
Reports to: COO

Position Summary: The RM Assistant II can perform a variety of duties both clerical and technical; major responsibilities include documentation and processing for all types of loans including commercial, consumer, mortgage, or SBA. They will assist the Relationship Managers in coordinating closings on both new and renewed loans, managing the pipeline, exceptions, and customer interactions required. They will also perform various support duties pertinent to meeting the needs of our customers and development of new business for the bank.

Key Duties and Responsibilities:

- Assist the Relationship Manager in the collection of and preparation of all necessary loan documents as required in compliance with regulation and bank policy (as required by the loan documentation checklist).
- Completes appropriate loan documentation for application disclosures, all regulatory three-day disclosures, as well as closing documentation
- Engage and assist as needed in coordinating loan closings including Relationship Manager, customer, attorneys and all other parties; notarize loan documents; aid in obtaining required financial information; verifying collateral insurance requirements with agents.
- Order all appraisals and appraisal reviews. Track receipt of appraisals.
- Provides administrative support to the Relationship Manager as well as customer service support for loan customers.
- Verifies collateral values and all appropriate loan approvals are obtained prior to closing
- Review files for completeness prior to submitting for quality review by Loan Operations.
- Check closing documents for all signatures, ensure documents are in order according to the checklist required and send to Loan Operations for file completion.
- Aid in managing the maturing loan list (this includes contacting customers in order to obtain updated financials and other items as needed).
- At the direction of the Relationship Managers, meet with customers to facilitate renewal of some loans.
- Assure documentation quality via follow-up and clearing of exceptions. Assist the Relationship Managers in working and clearing outstanding loan exceptions. Maintain a goal of 10% or less for exceptions, as defined by the bank's goal.
- Assist in the collection/maintenance of past due loans.

Overall:

- Cover telephone calls and handle customer inquiries as necessary, while keeping the

- Relationship Manager informed of actions taken or needed.
- Assist in the completion of customer requests such as LOC advances or construction inspection/draws.
 - Update and track documentation deficiencies, policy, and compliance exceptions on the bank's exception report
 - Set appointments for Relationship Managers as needed.
 - Understanding of Insurance, Escrow, Title and Title Insurance, etc.
 - Build and maintain positive relations with all customers, potential customers, and co-workers.
 - Comply with all department and company policies, procedures, and regulations.
 - Complete other duties as assigned.

Knowledge, Skills & Abilities

- Minimum of 5 years Loan Operations or Relationship Manager Assistant experience with commercial and consumer loans full documentation processing experience preferred.
- Consumer RE, including TRID, documentation and compliance knowledge required; Mortgage experience preferred.
- Must possess good communications skills, both written and verbal, in relating to internal and external clients and contacts.
- SBA Loan experience preferred.
- Participation loan processing and experience preferred.
- Position requires high degree of accuracy and attention to detail.
- Individual must exhibit ability to prioritize workday efficiently.
- Individual must be able to handle conflict in a professional manner, exhibit professionalism in communication skills, and must be able to work under the pressure of deadlines.
- Individual must be a self-starter, conscientious, and possess excellent typing skills.