

**South Atlantic Bank
Job Description**

JOB TITLE: Loan Assistant

DEPARTMENT/BRANCH: Lending

REPORTS TO: Area Executive

FLSA STATUS: Non-Exempt

LAST REVISION DATE: April 12, 2017

JOB SUMMARY

Assist Loan Officers and designated personnel with the gathering of information and loan documentation for credit analysis, underwriting, closings and maintenance of commercial and consumer loan portfolio, client information and loan files. Provide administrative support for Loan Officers.

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.

- High school diploma or equivalent; Associates degree in related field preferred
- Three or more years of commercial or consumer loan related experience and/or training
- Experience and desire to deliver consistent excellent customer service to internal and external customers
- Excellent communication, organization, multi-tasking and prioritization skills
- Proficiency with computers including Microsoft Office (Word, Excel, Outlook, etc.)
- Knowledge of Jack Henry and other loan related systems is 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 regularly required to sit and use hands to finger, handle, or feel. The employee frequently is required to walk and reach with hands and arms. The employee is occasionally required to stand; climb or balance; and stoop or kneel. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, and ability to adjust focus.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Working with Loan Officers, customers and others to obtain required information and documentation necessary to properly analyze commercial and consumer credit requests.
- Working closely with the loan processing staff to insure efficient, thorough and accurate preparation of loan documentation.
- Proofreads all loan documents for accuracy as needed working with loan officer and loan processor.
- Coordinates gathering information with loan processing, clients and attorneys, and checks documents for proper signatures, authorities, dates, and verifies accuracy of closing statements.
- Ensures compliance with all applicable regulations within area of responsibility.
- Assisting in the preparation and proper documentation of draw requests. Assists branch staff with accurate payment posting.
- Answering phone and written inquiries concerning loan processing, servicing and information or file maintenance.
- Assisting in the timely obtaining of all tracked/required information required from clients and regularly reviews document exception reports to insure timely clearing of items.
- Completes and submits adverse action files on all denied or withdrawn requests.
- Perform other related duties as required or assigned.