

**FNBC of LaGrange, Inc.**  
**Job Description**

**Job Title:** Doc Prep/Post Closing Loan Operation Specialist

**JOB SUMMARY** The loan operations department supports the lending teams of First National Bank of LaGrange (FNBLG), State Bank of Illinois (SBI) and Heritage Bank of Schaumburg (HBS). The Doc-Prep Loan Operations Specialist position performs documentation duties for all commercial and consumer loans. Implicit in the job function is being a collaborative team player with strong relationship management, customer service, and communications skills. The duties for this position will include both documentation and loan processing for commercial, consumer and mortgages. The Post-Closing Loan Operations Specialist position performs pre-closing duties for all commercial loans. Being a collaborative team player with strong relationship management, customer service, and communications skills is implicit in this role.

**ESSENTIAL DUTIES AND RESPONSIBILITIES**

**Doc Prep**

1. Review documentation request forms and prepare package for closing
2. Verify documentations for accuracy and completeness with dual control review along with loan officer review of documents
3. Review attorney prepared documentation prior to closing with Loan Operations Manager
4. Issue Letters of Credit and process renewals
5. Book commercial, consumer and mortgage loans
6. Compile HMDA requirements and CRA data along with HMDA LAR reporting
7. Process subordination requests
8. Process denied loan applications and prepare adverse actions
9. Ensure compliance with all applicable state and federal laws and with Bank policies and procedures
10. Other duties as assigned

**Post Closing**

11. Process all loan payments including investor payments/collect fees/process internal transfers/process wire transfers
12. Book all new and renewed loans
13. Assemble loan files
14. Review various daily reports produced from InfoPro and make adjustments as needed
15. Insurance tracking- maintain updated insurance files for all loans. Contact agent with errors or updates. Check for correct lien holder information and amount of coverage per bank policy. Send delinquent insurance letters of forced placed warning if insurance payment is delinquent. Pay or advance forced placed insurance. Pay monthly PMI, flood and Homeowners for escrowed insurance
16. Maintain financial statement ticklers (PFS, PTR, Annual Reviews)
17. Manage InfoPro non-escrowed loans (tax service) monthly
18. Update and maintain monthly stock secured loan report
19. Manage Diligenz (UCC renewal process)
20. Review final title policy with loan officer
21. Complete post booking audit for all loan types
22. Balance Post-Closing Loan Operations checking accounts (dual control) monthly
23. Record proper loan documentation (such as mortgages, assignment of rents and release deeds)
24. Prepare and process paid off loans
25. Handle customer calls and inquires
26. Ensure compliance with all applicable state and federal laws and with Bank policies and procedures
27. Other duties as assigned

## **POSITION REQUIREMENTS**

1. Excellent relationship management, customer service and communication skills
2. Strong analytical, detail orientation and problem solving skills
3. Ability to work in a fast paced, deadline driven environment while delivering highest levels of customer service
4. Prior loan operations and/or loan processing experience
5. Proficient in WORD and EXCEL
6. Strong understanding of commercial and consumer due diligence requirements
7. Proficient in bank data processing system – Metavante/FIS preferred
8. Familiarity with basic accounting principles
9. Doc Prep-Strong understanding of loan documentation requirements for commercial and consumer loans- Laser Pro software preferred

## **EDUCATION AND EXPERIENCE**

High school graduate (college preferred) and minimum three to five years experience in commercial loan servicing, processing, and customer service; or an equivalent combination training and experience

## **PHYSICAL ABILITIES REQUIRED**

The physical demands and work environment characteristics 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.

- Ability to sit for prolonged periods of time, use a computer keyboard 75% of the day, and maintain efficient physical movement between departments and appointments is required.
- Lift 5-10 pounds
- Heavy telephone use.
- Visual abilities necessary for computer work.

**DEPARTMENT:** Loan Operations  
**REPORTS TO:** Loan Document Prep Team Leader and Loan Operations Manager  
**SUPERVISES:** Not applicable

### **FNBC of LaGrange, Inc. Equal Employment Opportunity Policy:**

“FNBC of LaGrange, Inc” is an equal opportunity employer and does not discriminate against any applicant or employee on the basis of race, religion, color, ancestry, gender, age, national origin, disability, marital status, honorable discharge from military, parental status, source of income, housing status, sexual orientation/gender identity, citizenship or any other legally protected status in accordance with applicable local, state and federal law. No one will be retaliated against in any manner for exercising his/her rights under law or under this policy.”

Note: This job description is not intended to be all-inclusive. Employee may perform other related duties as assigned to meet the ongoing needs of the organization.