



POSITION DESCRIPTION

TITLE: Centralized Document Processor

CATEGORY: Full-Time

FLSA: Non-Exempt

LOCATION: Battlefield or Operations Center (GSD)

DEPARTMENT: Loan Operations

REPORTS TO: Centralized Document Processing Manager

SHIFT: Monday through Friday 8:00 - 5:00

DATE: July 16, 2025

SUMMARY

The Centralized Document Processor plays a vital role in supporting the lending process by preparing complete and accurate loan documentation for closing. Working closely with commercial, consumer, SBA, and agriculture lending teams, this position ensures that all required documentation is processed in a timely, compliant, and customer-focused manner. The role is central to delivering an efficient and seamless loan closing experience for borrowers and the bank's lending teams.

ESSENTIAL DUTIES

- Collaborate with loan officers, credit analysts, and loan assistants to obtain and review all required loan information for document generation.
- Accurately prepare loan documents using loan document preparation systems in accordance with approved loan terms and conditions.
- Interpret loan approval memos and credit presentations to ensure all covenants, collateral, and terms are correctly documented.
- Coordinate closely with lending teams to ensure all necessary documentation is complete prior to loan closing, including title work, insurance, entity documentation, and borrower authorizations.
- Confirm that all pre-closing requirements have been satisfied and clearly communicate any outstanding items or concerns to the loan officer.
- Track the status of document preparation and keep lending teams informed of key milestones and issues.
- Ensure loan documentation adheres to internal policy, regulatory requirements, and investor guidelines when applicable.
- Validate that collateral documents are complete and ready for recording or submission.
- Perform pre-closing quality control reviews to ensure documents are error-free and reflect the correct terms, rates, and fees.
- Work with lending support teams to ensure executed documents are collected and properly uploaded or stored in the bank's systems.



- Assist with follow-up on trailing documents and tickler items.
- Provide responsive, solutions-oriented support to lenders throughout the documentation and closing process.
- Proactively identify opportunities to streamline document workflows and improve closing turnaround times.
- Participate in training and cross-functional initiatives to enhance department efficiency and knowledge sharing.

SECONDARY DUTIES

The Centralized Document Processor performs duties specific to the position and other functions as assigned.

RESPONSIBILITIES

- Ensure compliance with all bank policies and procedures, as well as all applicable state and federal banking regulations.
- Treat people with respect, keep commitments, inspire the trust of others, work ethically and with integrity, uphold the bank's values, and accept responsibility for one's own actions.
- Demonstrate knowledge of and adherence to EEO policy, show respect and sensitivity for cultural differences, educate others on the value of diversity, promote a working environment free of harassment of any type, and value a diverse workforce.
- Follow policies and procedures, complete tasks accurately and on time, support the bank's goals and values, and benefit the bank through outside activities.
- Perform the position safely, without endangering the health or safety of yourself or others, and report potentially unsafe conditions to management. Comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to the OSHA Act of 1970 that are applicable to one's position at the bank.
- Possess and maintain a current driver's license and a vehicle with appropriate insurance coverage. Both are required to drive while performing assigned duties and responsibilities.
- Possess and maintain adequate skills in computer operation, including email, word processing, spreadsheet, and specialty software programs.
- Possess and maintain adequate typing skills to meet the needs of the position.
- Possess and maintain adequate math skills to meet the needs of the position. This may include the ability to count currency and coin, calculate interest, balance accounts, add, subtract, multiply, and locate routine mathematical errors.
- Practice effective and efficient organizational and time management skills.
- Be able to work with general supervision while performing duties.
- Use effective oral, written, and interpersonal communication skills. This includes the ability to apply common sense when carrying out instructions, interpreting documents, understanding procedures, writing reports and correspondence, and speaking clearly to customers and employees.
- Be able to deal with routine problems involving multiple facets and variables in standardized situations.

SUPERVISOR RESPONSIBILITY

The Centralized Document Processor is not responsible for the supervision of any employee(s).

ENVIRONMENT, PHYSICAL & MENTAL DEMANDS

The environment for this position is primarily a non-confined office-type setting in which employees are free to move about at will. This environment may include some minor annoyances, such as noise, odors, drafts, temperatures, etc.

Physical demands include writing, typing, speaking, listening, lifting (up to 25 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, walking, standing, squatting, kneeling, and reaching.

Mental demands include analytical reasoning, reading and understanding documents or instruments, performing detailed work, following directions, problem solving, providing effective customer or employee communication, performing accurate math calculations, understanding language, engaging in effective verbal and written communication, enduring stress, conducting multiple concurrent tasks, and withstanding constant interruptions.

Physical and mental demands also include correct usage of the following equipment: telephones, cellular phones, copy and fax machines, adding machines or calculators, encoders, money counters, credit card terminals, postage machines, cash recyclers, vaults, computers, and related printers.

Work environment characteristics, physical demands, and mental demands are representative of those an employee encounters while performing the essential functions of this job and represent the knowledge, skill, and/or ability required to perform the job in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the job.

QUALIFICATIONS

These qualifications are general guidelines normally considered essential to the satisfactory performance of this position. The specifications listed below are representative of the knowledge, skill, and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviations from these qualifications.

- Associate's or Bachelor's degree in Business, Finance, or a related field preferred.
- Minimum of 2-3 years of experience in loan processing, loca documentation, mortgage lending, or a related field.
- Experience with loan origination systems (LOS) and document management software.
- Familiarity with regulatory requirements and banking compliance.
- Knowledge of the end-to-end loan process, from application intake to closing.
- Strong attention to detail and organizational skills, with the ability to manage and prioritize multiple loan files simultaneously.

- Excellent communication skills, both written and verbal, with the ability to work effectively with borrowers, loan officers, and other departments.
- Strong problem-solving skills, with the ability to identify issues and proactively resolve them.
- Proficiency with Microsoft Office Suite (Word, Excel, Outlook, Teams), and experience with loan processing and document management software.
- Ability to work independently, meet deadlines, and adapt to changing priorities in a fast-paced environment.
- Strong customer service orientation, with a focus on providing a positive experience for borrowers and internal team members.
- Experience in processing various types of loans.
- Ability to work overtime during peak periods or to meet deadlines.

Management reserves the right to change this position description at any time according to business needs.

