



POSITION DESCRIPTION

TITLE: Loan Administration Assistant

CATEGORY: Full-Time

FLSA: Non-Exempt

LOCATION: GSD

DEPARTMENT: Loan Operations

REPORTS TO: Loan Administration Manager

SHIFT: Monday-Friday: 8:00 a.m.- 5:00 p.m.

DATE: June 4, 2025

SUMMARY

The Loan Administration Assistant provides support to the loan department by assisting with the maintenance and servicing of loans. This role ensures the smooth and efficient operation of the loan administration function by performing a variety of administrative duties, such as maintaining accurate records and ensuring compliance with regulatory requirements. The Loan Administration Assistant will work closely with loan officers, processors, and other internal teams to ensure timely and accurate loan processing and servicing.

ESSENTIAL DUTIES

- Review loan documentation for completeness, accuracy, and compliance with bank policies and regulatory requirements.
- Enter loan information into the bank's loan management system, ensuring data accuracy and completeness.
- Update loan files with payments and other necessary information to ensure accurate record-keeping.
- Answer phone calls, emails, and other communications from internal departments related to loan servicing, and provide information on any necessary documentation related to the loans.
- Onboard new loans, renewed loans, and change in terms to the core processing system.
- Onboard participated loans and Small Business Administration (SBA) sold loans.
- Perform daily balancing of the loan related general ledger accounts.
- Perform daily balancing of loan participation payments.
- Complete daily and monthly SBA 1502 reports.
- Process paid loan files.
- Complete all tasks and duties accurately, efficiently, and by the established deadlines.



SECONDARY DUTIES

The Loan Administration Assistant 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 Loan Administration Assistant 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 degree or Bachelor's Degree in Business, Finance, or a related field preferred.
- 1-3 years of experience in loan administration, banking, or a related field.
- Familiarity with loan processing software and loan documentation.
- Knowledge of regulatory requirements and compliance standards in the banking industry.
- Strong attention to detail and accuracy in data entry and documentation.
- Excellent organizational and time management skills, with the ability to handle multiple tasks and meet deadlines.

- Strong communication skills, both written and verbal, with the ability to interact with internal teams and customers effectively.
- Proficiency in Microsoft Office Suite (Word, Excel, Outlook, Teams).
- Ability to maintain confidentiality and handle sensitive customer information.
- Experience with loan administration or servicing systems.
- Familiarity with federal and state lending regulations (e.g., RESPA, TILA, ECOA).
- Occasional overtime may be required during peak loan processing periods or to meet deadlines.

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

