**Prairie Community Bank**

**Job Description**

**Job Title**: **Commercial Loan Administrator**

**Department:** Loan Department

**Reports To:** Credit Administration Supervisor

**FLSA Status:** Non-exempt

**Prepared By:** Jessica Bauman

**Updated:** July 2021

**Approved By:** Dianna Torman

**Approved Date:**

**Summary** Ensures timely and accurate documentation of all assigned loans. Takes each loan request from application to closing to post closing by performing the following duties.

**Essential Duties and Responsibilities** include the following. Other duties may be assigned.

Reviews commercial loan application file to verify that application data is complete and meets establishment standards, including type and amount of loan, borrower assets, liabilities, and required financial information.

Prepares disclosure documents as required.

Coordinates ordering of commercial appraisals & evaluations.

Back up for consumer loan processor as needed.

Calls specified companies to obtain property search, survey, appraisal and environmental reports.

Informs supervisor of discrepancies in title or survey.

Completes final review of commercial title policies once received.

Types and mails approval and denial letters to applicants.

Monitors tax service.

Prepares and submits commercial loan closing file to Title Company or commercial lender for closing settlement.

Records data for HMDA related transactions.

Books commercial loans on core system including tickler information.

Attend and participate in Loan Department meetings.

Communicate professionally with clients, loan operations staff and bankers.

Complies with the BSA/AML Policy and procedures required as related to job function.

Prepares monthly reports as required.

Prepare financial information request letters to be sent.

**Supervisory Responsibilities**: This job has no supervisory responsibilities.

**Education and/or Experience**

Bachelor's degree (B. A.) from four-year College or university; or one to two years related experience and/or training; or equivalent combination of education and experience.

 **Other Qualifications**

**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; use hands to finger, handle, or feel and talk or hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand; walk and stoop, kneel, crouch, or crawl. The employee must regularly lift and /or move up to 10 pounds, frequently lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision and ability to adjust focus.

**Work Environment** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

 The noise level in the work environment is usually very quiet.

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