

Loan Portfolio Manager

The position is a part of a lending team and handles the day to day management of a loan officer's portfolio of commercial and consumer loans.

Primary Responsibilities/Duties

- Attending new client meetings as requested with loan officer.
- Providing required disclosures at application on real estate and consumer loans.
- Assisting officer with the collection of government monitoring information on all HMDA related loan requests.
- Gathering initial information on new loan requests, such as entity documents, customer identification, contact information, financials, tax returns and collateral descriptions.
- Verification of information utilizing online databases including the county clerk, tax assessor, credit bureau, and others as applicable.
- Writing detailed credit memos for new loan requests and renewals.
- Working with credit analyst to complete the loan proposal and facilitate the approval process through loan officer, loan committee, or board loan committee.
- Transferring approved loan file to documentation specialist to order appraisals, title work, and to start loan docs.
- Scheduling loan closings and attending in the loan officer's place as needed.
- Contacting current customers to clear exceptions after loans are booked.
- Work coming due loans 45-60 days in advance.
- Completion of two online tests a month on banking regulations.
- Other responsibilities and duties as assigned.

Required Skills/Qualifications

- Professional and polished demeanor.
- Excellent verbal and written communication skills.
- Excellent time management skills with a demonstrated ability to multi-task, follow through on commitments, meet deadlines and drive results.
- Intermediate Microsoft Office skills: Outlook, PowerPoint, Word and Excel.
- Advanced understanding of credit reports, customer prepared financial statements, and tax returns.
- Understand and adhere to strict confidentiality rules and regulations regarding customer information.

Desired Skills/Qualifications

- Five years loan experience, preferably in a credit analyst or administrative role.
- A degree in Finance, Accounting, Business, or Marketing