

**SBA/USDA LOAN PROCESSOR I**

**Department:** Administration

**Reports to:** SBA Operations Manager

**Supervises:** N/A

**FLSA Status:** Non-Exempt

**Position Summary:**

This position assists commercial loan customers, the SBA Department and Lenders with the processing and closing of government-guaranteed commercial loans. Their responsibilities include interfacing with borrowers from loan submission to funding, collecting and reviewing documentation per program requirements, coordinating and following for internal documents, ordering and collecting 3rd party reports, preparing loan closing documents, and close/fund the loan in compliance with all government-guaranteed requirements.

**Essential Duties and Responsibilities:**

* Works directly with borrowers to process and close SBA/USDA loan requests
* Analyzes loan approvals ensuring proper documentation is required based on the loan product
* Order and analyze preliminary title commitments and UCC searches and work to resolve any issues
* Order and analyze flood determinations, environmental reports, 4506-T verifications, and any other items necessary for the credit file
* Review business entity documentation to ensure borrowing structure
* Prepare SBA authorizations for PLP or Standard loans, prepare and submit application documents to the SBA
* Prepare USDA Guaranty package and submit documents to USDA B&I Representative
* Using LaserPro, SBA Lending Solutions, SageWorks, and approved Word documents as needed to prepare loan documents according to credit approval. Ensure all closing conditions are met and that loans are closed within timeframes that are consistent with exceptional customer service
* Disburse loan funds in accordance with the SBA Authorization or USDA Prelimary Guarantee Approal and credit approval
* Assist with loan closing and signings by answering questions as needed. On occasion, may be asked to travel to attend loan closings to help facilitate the signing of documents
* Process guaranty fee payments with the SBA or USDA
* Ensure loan disbursements and advances are completed per the SBA Authorization/USDA Guarantee and loan approval, including any needed correspondence with the Credit Administration Officer and their department on construction draws. Follow disbursements until the loan is fully funded
* Scan documentation into the Bank's imaging system in a timely manner
* Maintain a working knowledge of and compliance with all federal banking regulations, the SBA Standard Operating Procedures and the USDA B&I Program
* Other duties as assigned

**Competencies:**

To perform the job successfully, an individual should demonstrate the following competencies to perform the essential functions of this position.

* Deadline Oriented – Able to understand and prioritize to hit required deadlines
* Analytical—the individual synthesizes complex or diverse information
* Problem-solving—the individual identifies and resolves problems on time and gathers and analyzes information skillfully
* Communication—the individual speaks and writes clearly and persuasively in positive and negative situations, demonstrates excellence in telephone etiquette, customer service, and business communication skills
* Leadership—the individual inspires and motivates others to perform well, accepts feedback from others
* Quality management—the individual looks for ways to improve and promote quality and demonstrates accuracy and thoroughness, including the ability to proofread documents for accuracy
* Judgment—the individual displays willingness to make decisions, exhibits sound and accurate judgment, and makes timely decisions
* Planning/organizing—the individual prioritizes and plans work activities, uses time efficiently, and develops realistic action plans
* Safety and security—the individual observes safety and security procedures and uses equipment and materials properly

**Work Environment**

While performing the duties of this job, the employee regularly works in an office setting.

**Physical Demands**

The physical demands described here are representative of those that must be met by an employee to perform the essential functions of this job successfully. This is mostly a sedentary role; however, some filing is required. This would require the ability to lift files, open filing cabinets and bend or stand as necessary.

**Travel**

Local travel to various worksites and occasional off-site training venues may be required.

**Minimum Requirements:**

* High School diploma or equivalent
* Four years' experience in commercial loan support or four years of combined professional experience and education in a related field
* Familiarity with SBA standard Operating Procedures
* Knowledge of lending policies and procedures
* Proficient use and understanding of MS Office products (Word, Excel, Outlook)

**Preferred Requirements:**

* Associates degree or higher in Business or Finance/Accounting
* Experience working with Fiserv Citrix, and SageWorks with the ability to learn and adapt to new technologies quickly
* Working knowledge of financial services loan and documentation systems (LaserPro)-preferred
* Experience working with SBAOne and E-Tran loan systems

**AAP/EEO Statement**

**SaviBank provides equal employment opportunities to all individuals regardless of their race, color, creed, religion, gender, age,** sexual orientation, **national origin, disability, veteran status, or any other characteristic protected by state, federal, or local law.**

**Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

The employee signature below constitutes an employee's understanding of the requirements, essential functions, and duties of the position.

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Employee Signature Date

**Note: Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.**