



## **SBA Loan Documentation Specialist & Closer**

**Department:** SBA  
**Reports to:** SBA Operations Manager  
**Supervises:** N/A  
**FLSA Status:** Non-Exempt

### **Position Summary:**

Provide customer service support to the lending officers, branch, and customers. In addition, the position is responsible for the production of government-guaranteed loans in compliance with SaviBank guidelines, policy and procedures, and government regulations.

### **Essential Duties and Responsibilities:**

- Perform Loan Documentation duties –
  - Review loan documentation and conditions of approval for content and accuracy
  - Produce loan documents, including but not limited to SBA 7a, Construction Master/Sub Loans, and USDA loans
  - Board loan documents, including but not limited to SBA 7a, Construction Master/Sub Loans, and USDA loans, to the core operating system
  - Perform quality control checks for recently boarded loans
  - Produce and deliver loan documents in a timely manner
  - Produce SBA forms in addition to the closing package – Form 1920, Loan Authorization
- Perform Closing and Post Closing duties –
  - Verifies equity injections
  - Verifies all conditions of the loan approval have been met
  - Submits to SBA via CAFS
  - Works with the escrow company and/or borrowers for smooth closings
  - Verifies liens are filed correctly
  - Verifies final title policies are correct
  - Perform/Assist post-closing audits

- Perform Servicing duties –
  - Collection of evidence of all disbursement from escrow to comply with the SBA SOP
  - Assist with the sale of SBA/USDA loans to the secondary market
  - Service action submission via CAFS or requests to SBA
- Serve as a resource for Lenders, SBA Business Development Officers, SBA Loan Processors, and Credit Assistants concerning complex lien documentation and requirements

### **Competencies:**

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

- Tact and diplomacy in dealing with both customers and employees
- Excellent communication skills, including the ability to speak and write clearly and persuasively in positive and negative situations
- Ability to work well under pressure
- Proficient computer skills
- Detail orientated
- Strong organizational skills with the ability to multi-task
- Demonstrate knowledge of Bank regulations, products, and services
- Problem-solving- the individual identifies and resolves problems on time and gathers and analyzes information skillfully
- Team player – makes one's self available to other staff and willingly assists others when the need arises
- The individual looks for ways to improve and promote quality work and demonstrates accuracy and thoroughness
- 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

### **Minimum Requirements:**

- High School diploma or equivalent
- Proficient in MS Excel, Word, and Outlook
- Minimum of 5 years of loan documentation or equivalent
- Knowledgeable of complex loan documents & security instruments & their uses
- Knowledgeable in establishment and administration of participation/SWAP loans
- Excellent written, verbal, and interpersonal communication skills
- Applicant must be able to pass a background check

**Preferred Qualifications:**

- Five+ years of lending/loan documentation or equivalent
- SBA SOP knowledge
- Experience working with SBA One and E-Tran Loan Systems
- Demonstrate proficiency in Precision and LaserPro, Aurora and SageWorks
- Document imaging applications (i.e., software) experience
- The ideal candidate should have experience with a cross-section of exposure to the areas of Consumer Loans, Commercial lending, Participation loans, and USDA/SBA loans
- Knowledge and experience with compliance issues, and demonstrate the ability to keep up with and be aware of changes to regulation that may affect lending documentation and loan processing

**Work Environment:**

While performing the duties of this job, the employee regularly works in an office setting, whether onsite or working remotely.

**Physical Demands**

The physical demands described here represent those that an employee must meet to successfully perform this job's essential functions. For example, while performing the duties of this job, the employee is regularly required to type, file, or lift office supplies up to 20 pounds. In addition, the employee is frequently required to stand, talk and hear.

**Travel**

Local travel to various worksites is not a part of this position.

**AAP/EEO Statement**

SaviBank provides equal employment opportunities to all individuals regardless of 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 required of the employee for this job. In addition, duties, responsibilities, and activities may change at any time with or without notice.

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

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Employee Signature

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Date

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