Loan Operations Specialist – Pre-Closing

First Resource Bank, a thriving community bank headquartered in Exton PA and recognized as one of the "Best Places to Work", is seeking a dynamic and motivated full-time Loan Operations Assistant | Pre-Closing.

The Loan Operations Specialist | Pre-Closing provides critical support to the Lending Team, ensuring efficient and accurate handling of pre-closing tasks. This role emphasizes effective communication skills to collaborate effectively with internal and external customers, the ability to work well on a small team in a fast-paced environment, flexibility in managing changing priorities, and adherence to Bank policies, procedures, and compliance requirements while supporting our corporate mission and long-term objectives.

Essential functions/responsibilities:

- Prepare commercial and consumer loan documentation packages for loan closings.
- Coordinate the settlement process from pre-closing communication with title companies through post-closing submission of loan packages to Loan Operations.
- Follow up with lenders and customers to clear exceptions such as insurance, and missing document requirements.
- Obtain necessary information to support the lending process, including but not limited to managing the appraisal ordering and review process and, timely ordering and follow up of various real estate searches, UCC searches, credit reports, environmental reports and reviews, and OFAC checks.
- Prepare memos for Loan Committee presentation for administrative extension of maturities and modifications.
- Assist lenders and customers with processing transfers, payments, draw checks, etc.
- Assist the Lending and Credit Departments in managing the monthly maturity report by preparing temporary extensions and annual renewal modifications according to First Resource Bank policy requirements.
- Prepare the weekly consumer loan rate sheet.
- Track and maintain appraiser licenses and insurance.
- Conduct weekly reviews of the appraisal log, ensuring there are no past due invoices, following up with the loan officer for payment collection, as necessary.
- Assist with monthly review and update to HMDA, CRA, and Non-Originated loan information for reporting purposes.
- Maintain electronic credit files.
- Provide an additional resource for ordering inspections and processing draw requests related to the construction portfolio.

Competencies:

Knowledge, skills and abilities

- Excellent verbal and written communication skills.

- Excellent interpersonal and customer service skills.
- Excellent organizational skills and attention to detail.
- Effective time management skills with a proven ability to meet deadlines.
- Strong analytical and critical thinking skills.
- Ability to function well in a high-paced and sometimes stressful environment.
- Proficiency with HMDA, CRA, and Consumer Lending regulations.
- Proficiency with Microsoft Office Suite or related software.
- Familiarity with SBA, Jack Henry Core Operating System (Silverlake), Synergy Digital Storage, and Finastra's LaserPro a plus.

Supervisory Responsibilities:

- None.

Education and Experience:

- High school diploma or equivalent.
- At least three years of related experience required.

Physical Requirements:

- Prolonged periods of sitting at a desk and working on a computer.

First Resource Bank is an Equal Opportunity Employer

All interested candidates should click on the following link to apply:
https://recruiting.paylocity.com/recruiting/jobs/All/03c33d56-8789-45c2-bf68-69ba32f70460/First-Resource-Bank