

Job Title: Construction Loan Specialist

Position Purpose

The Construction Loan Specialist will provide quality service to customers while servicing residential mortgage, consumer and commercial loans. This role specializes in managing construction and commercial loans throughout their entire lifecycle—from onboarding to payoff and discharge—with a strong emphasis on all aspects of construction lending in a fast paced department.

Essential Duties and Responsibilities

The following represents a list of essential duties and responsibilities; other duties may be assigned as required.

- Ensure original loan documents and parameters for the construction fund disbursement process are applied in terms of how the loan officer has set up the loan.
- Maintain the disbursement of construction loan draws. Respond to and calculate pay off/partial release figures for individual lots and loans.
- Along with tracking and maintenance of Purchase and Sale Agreements; ensure submission of as built, insurance, construction inspections, submission and accuracy of prior to advancement of disbursements.
- Order inspections of development and construction sites and legal updates for the construction development loans in process.
- Monitor all expiring UCC filings and submission of continuances to ensure retention of collateral.
- Act as back up for non-posted transactions and payoffs as needed.
- Backup review of daily exceptions report.
- Backup updating rates in the Core system as necessary
- Backup to VP Loan Servicing on loan conversions, modifications and extensions based on the loan officer's submission.
- Backup reviewer of Loan Service reports produced from previous day's work.
- Work with Bank's participating lenders to maintain ledgers for both lenders.

Other Duties

- Perform a variety of processing, administrative, and clerical duties as may be required or assigned.
- Maintain records of bond accounts.
- Back up to Commercial Lending Assistant for overdrafts.
- Adhere to all Bank policies and procedures that are outlined in the Bank's Employee Guidelines, such as Work Schedules and Timekeeping.

Managerial Responsibilities

- N/A

Minimum Required Technical Skills and Qualifications

- Two years of previous banking related experience, relevant construction loan experience required.
- Strong computer skills with proficiency in Microsoft Office suite, advance proficiency in Excel.
- Strong customer service and analytical skills, attention to detail and ability to prioritize tasks are required.
- Excellent communication, interpersonal skills and ability to work in a team environment are all necessary.

Education/Certifications/Licensure

- Associates degree

Language Skills

- Be able to interact with all management and staff.
- Ability to write reports and business correspondence.
- Ability to effectively present information and respond to questions.
- Ability to communicate with customers.

Physical Demands

The physical demands and environmental factors 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.

- Must be able to see and read fine print. Employee will have close visual contact with a computer monitor constantly.
- Must be able to communicate utilizing a telephone.
- Must have the mobility to allow access to all parts of the office.
- Must be willing and able to learn all the necessary computer functions.
- While performing the duties of this job, the employee is regularly required to use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand and walk. The employee must occasionally lift and/or move up to 20 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.