Job Description/Title:

Documentation Quality Control Specialist / Imaging Processor

Department: Loan Operations Reports To: Director of Loan Operations

SUMMARY:

This position is responsible for imaging and reviewing commercial and consumer loan files to ensure the loan packages are complete, documentation and collateral records are accurate, and documents have proper signatures all in accordance with bank and regulatory policies.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Receives original closed loan packages and maintain log of receipt.
- Reviews all loan file documentation for financial institution customers, including mortgages, title policies, UCC's, titles, letters of credit, certificates, insurance policies, liens, releases, forms, memos and other information relating directly to the loan. Verifies the accuracy of the file content. Reviews loan documents for signatures and dates.
- Identify missing/incorrect documentation in loan packages/files and seek solutions to problems uncovered in review.
- Add ticklers to loans for tracking all Real Estate mortgages, UCC's and financial requirements. Add ticklers to loans for exceptions on any incorrect or missing information.
- Notifies Director of Loan Operations of potential problems. Makes recommendations to resolve potential problems or conflicts with a loan, collateral or documentation/correspondence.
- Follows applicable Progressive Bank Consumer/Commercial Loan policies.
- Survey content of all loan files to ensure the loan file satisfies federal/state regulatory standards and compliance guidelines.
- Prepares, images and indexes documents in a timely and accurate manner.
- Performs system, work flow and process problem identification, troubleshooting and resolution.
- Performs routine preventive maintenance according to recommended schedule to ensure reliable performance and longevity of document imaging system equipment.
- Performs quality assurance activities to verify accurate indexing, filing, storage and retrieval of document images.
- Performs other duties as assigned

SUPERVISION RECEIVED:

- Works under the supervision of Director of Loan Operations

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience:

- High School Diploma , Associates Degree Preferred
- Minimum of 2 years financial institution commercial lending / collateral experience required.

Knowledge, Skills and Abilities:

- Ability to work independently and apply knowledge of commercial lending to review of loan files.
- Strong organizational skills and very detail oriented.
- Proficient in use of Excel, Word, Outlook.
- Apply regulatory guidelines to loan files
- Extensive background and experience in the commercial loan processes.

EQUIPMENT OPERATED:

- Fax machine
- Copy machine
- 10-key calculator
- Typewriter
- Personal Computer

PHYSICAL DEMANDS AND WORK ENVIRONMENT:

The physical demands and work environment characteristics 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.

- While performing the duties of this job, the employee is regularly required to sit; use hands to handle, or feel objects, tools, or controls; and talk and hear. The employee is occasionally required to stand, walk, and reach with hands and arms.

- The employee must occasionally lift and/or move up to 20 pounds. Specific vision abilities required by this job include close vision and the ability to adjust focus.

- The noise level in the work environment is usually moderate.

SELECTION GUIDELINES:

Formal application, rating of education and experience; oral interview and reference check; job related tests may be required.

The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position. The job description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.