



Position: Loan Processor – Real Estate

Department: Real Estate

Classification: Hourly Non-Exempt

Reports to: RE Supervisor

Supervisor responsibilities: None

Purpose of Position: Process all loans secured by real estate for the applicants and loan officers with processing applications from disclosures to closing of loans.

Education, Training & Experience:

- Proficient on all IT applications (Word, Excel, & Outlook).
- Strong organizational, time management and multi-tasking skills.
- Highly detailed orientation to all responsibilities.
- Ability to exhibit sound judgment.
- 3-5 years previous experience in loan related experience preferred.
- Knowledge in underwriting and lending laws preferred.

Physical & Mental Requirements:

- Ability to apply mental knowledge to varying situations and circumstances.
- Ability to withstand long periods of focus and concentration.
- Ability to sit for long periods of time (80%).
- Requires walking, balancing, handling, speaking, hearing, seeing, stooping, and kneeling.
- Must be able to lift/carry up to 20 lbs.
- Must have hand dexterity to operate computer.
- Critical thinking skills and analytical ability.
- Ability to problem solve at a high level.
- Ability to react and adapt to change.
- Communication skills (verbally and written).
- Ability to work with tight deadlines.

Essential Job Duties:

- Communicates clearly with Loan Officers and others involved in lending process.
- Identifies underwriting exceptions to bank's credit policy and procedures.
- Prepares and records proper loan documentation.
- Obtains pertinent information from customer(s) / officers for processing applications.
- Process and deliver all appropriate disclosures.
- Process underwriting of loan.
- Order Flood Certifications, Titles, Appraisals, etc.
- Closings on Real Estate Loans.
- Organize files.
- Process payoffs with loan proceeds.
- Conduct closings with buyers, sellers, and realtors.
- BSA responsibilities: Observe loan applicant documentation for any type of suspicious activity. Must be aware of all requirements with in BSA policy.

This job description denotes essential functions of the job. Lincoln National Bank promotes an equal opportunity work place which includes reasonable accommodation of otherwise qualified disabled applicants and employees. Please see your supervisor should you have any questions about this policy or these job duties. Lincoln National Bank reserves the right to modify, interpret or apply this job description in any way the company desires. This job description in no way implies that these are the only duties, including essential duties, to be performed by the employee occupying this position.