

THE BANK & TRUST OF BRYAN/COLLEGE STATION
Job Description

Loan Documentation Manager

| | | | |
|----------------------|---------------------|------------------------------|----------------------------------|
| SALARY GRADE: | (to be determined) | JOB STATUS: | Full Time |
| EXEMPT: | Yes | REPORTS TO: | Loan Administration Manager |
| DEPARTMENT | Loan Administration | POSITIONS SUPERVISED: | Loan Documentation Processor III |
| POSITION #: | (to be determined) | | Loan Documentation Processor II |
| | | | Loan Documentation Processor I |
| | | | Imaging Clerk |

POSITION SUMMARY

Management and supervision of all loan documentation preparation functions, processes, and personnel; ensuring support of the lending business needs with the highest standard of customer service and complete and accurate loan documentation, while satisfying control and regulatory requirements.

ESSENTIAL FUNCTIONS

Reasonable Accommodations Statement

In the performance of respective tasks and duties, the employee is expected to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

Essential Functions and Responsibilities: Include the following. Other duties may be assigned.

Processing

- Assist in processing, tracking, funding, and verification of all required loan documents on all Consumer, Commercial and Real Estate loans; including modifications, renewals, amendments thereto in accordance with best business practices, State and Federal regulations, and Bank policy; ensuring Bank is secure and perfected in the collateral and is compliant with laws and regulations.

Management

- Manage daily operations in an efficient and effective manner ensuring maximum protection of Corporate Assets and a high level of productivity.
- Establish working environment that enhances performance and is conducive to high productivity based on effective communication, setting of goals, timelines and performance measurement
- Develop and test application software, products, procedures, and forms to support the functions and processes of the department.
- Project development and collaboration with other lending personnel to analyze, design, and develop loan origination processes that promote efficiencies and customer service.
- Administrator for loan documentation preparation software and serves as liaison to vendor. Responsible for software updates, enhancements, and resolving issues and problems. Ensures all other technical and connectivity issues, critical to production, are addressed and resolved in a timely manner.
- Measure employee performance and address any concerns. .
- Maintain open and direct communication with lending staff and service providers.
- Stay informed and abreast of regulatory requirements, all changes and updates, and industry trends.
- Provide training to department personnel and lending staff.
- Communicates with Bank's legal counsel as necessary concerning management requested updates to their templates.
- Work closely with Loan Servicing Manager to ensure products are compatible with Jack Henry. .
- Maintain knowledge of Bank Secrecy Act regulations and all other applicable laws, regulations and bank policies and procedures; to include without limitation Truth in Lending, Reg B, TRID, HMDA, RESPA, ECOA, Fair Lending and the FACT Act, Flood and will review CIP checklist(s) on new lending customers and track exceptions if applicable.
- Work closely with the Lending Compliance Officer to ensure department's compliance processes are adequate and in place
- Responsible for ensuring compliance with internal BSA/AML policies including identification of suspicious activity.
- Responsible for completion of required annual training related to BSA/AML and other courses as assigned by Management.

POSITION QUALIFICATION REQUIREMENTS

Company Conformance

In the performance or respective tasks and duties, the employee is expected to successfully perform quality work within deadlines with or without supervision, interact professionally with other employees and customers; work efficiently as a team contributor on all assignments and work independently while understanding the necessity for communicating and coordinating work efforts with other employees.

Education and/or Experience

- Thorough understanding of both consumer and commercial loan documentation criteria and lending related policies and procedures
- 5+ years in a management or supervisory position in a financial institution, loan department or similar area.
- College degree or the equivalent related experience.

Knowledge, Skills and Abilities

- Knowledge of department's services and related areas.
- Good managerial, communication and public relations skills.
- Strong leadership abilities.
- Detailed oriented with strong organizational skills.
- Ability to handle multiple tasks efficiently.
- Computer literate.

Physical Demands: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

| Activity | Occasionally | Frequently | Regularly |
|---|--------------|------------|-----------|
| Sit | | | ✓ |
| Talk | | | ✓ |
| Hear | | | ✓ |
| Use hands to finger handle objects, tools, controls | | | ✓ |
| Feel objects, tools, controls | | | ✓ |
| Stand | | ✓ | |
| Walk | | ✓ | |
| Reach with hands and arms | | | ✓ |
| Stoop, kneel, crouch, crawls | ✓ | | |

The employee may be required to lift:

| Activity | Occasionally | Frequently | Regularly |
|-----------------|--------------|------------|-----------|
| Up to 10 pounds | | | ✓ |
| 11-25 pounds | ✓ | | |
| 26-50 pounds | ✓ | | |

The specific vision ability required by this job includes the ability to adjust focus.

Work Environment: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The noise level in the work environment is usually moderate.

The Company has reviewed this job description to ensure that essential functions and basic duties have been included. It is intended to provide guidelines for job expectations and the employee's ability to perform the position described. It is not intended to be construed as an exhaustive list of all functions, responsibilities, skills and abilities. Additional functions and requirements may be assigned by supervisors as deemed appropriate. This document does not represent a contract of employment, and the Company reserves the right to change this job description and/or assign tasks for the employee to perform, as the Company may deem appropriate.