



Job Opening- Commercial Loan Assistant, Tonganoxie, KS

First State Bank & Trust is a community bank with locations in north-east Kansas including Piper, Basehor, Tonganoxie, Lawrence, and Perry. We have a full-time job opening for a Commercial Loan Assistant at our Tonganoxie location on Sate Avenue. Hours are 8:00am-5:00pm Monday-Friday. Ideal candidate will have prior commercial loan experience.

SUMMARY

Processes and administers commercial or real estate loans. Establishes relevant files, processes loan payments and maintains loan records. Obtains credit information. Calculates loan items and charges such as interest and payments. May obtain signatures on all closing documents and verify their accuracy and completion. Disburses funds to customers and performs extensions on new loans. Performs administrative functions as requested. Answers customer inquiries and resolves routine to complex problems. Promotes the Bank's services, answers questions, and refers customers to appropriate departments for specialized services.

Provides the highest level of customer service at all times and is expected to work as a team with all employees and Departments to accomplish goals. Calls or writes loan applicants to obtain necessary documentation.

- Provides customer service to new and existing commercial loan customers including answering questions, scheduling appointments. Taking phone calls, and providing information.
- Obtains necessary documentation and information from new and existing loan customers. This may include credit reports, background checks, reference checks, financial information, collateral reports, and other information pertinent to loan evaluation and file.
- Receives inquiries from existing borrowers concerning possible renewals, extensions, and rate adjustments.
- Makes loan advances to customers.
- Completes loan processing worksheets and real estate closing statements.
- Work directly with Loan Operations Department to create loan documents.
- Ensures that exceptions are collected from proper sources and forwarded to proper Department. This includes report review and follow up with Commercial Lender/s, borrowers, and other related parties to obtain missing information.
- May assist with Paid Note Checklist, UCC lapse research, lien releases, and adverse actions.
- Evaluates all loan documents prior to closing to ensure that required documents are present and that the documents accurately reflect the intended terms and structure of the loan.
- Notarizes documents when requested.
- Has ability to close all loans with borrowers and has responsibility to ensure that loans are closed correctly and that, if applicable, all federal disclosure requirements are met.
- Prepares payoff quotes/letters as requested.
- Responsible for disbursements of loan proceeds to applicable outside parties.
- Responds to inquiries from internal customers regarding issues related to loans including loan payment data entry, documentation preparation, outgoing wire transfers of loan proceeds, incoming wire transfers of loan participation payments, and document tracking.
- Bundles loans in accordance with checklist, images loans, and files loan documents.
- Assists with Loan Review function as requested and may be point of contact for communication with Loan Review Officer or external auditors.
- Ability to multi-task and work with multiple commercial lenders.

To apply e-mail your resume to kathy@firststateks.com

www.firststateks.com

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