



Lending Assistant

Reports to: Commercial Banker
FLSA Status: Non-Exempt
Location: Webster, Texas 77598

Position Summary:

The primary purpose of this position is to assist the Commercial Bankers in the intake and document gathering process of loans for existing and potential borrowers.

Essential Duties and Responsibilities:

Include the following:

- Prepare loan checklists.
- Assist Commercial Bankers as needed.
- Order title commitments, surveys, appraisals, and environmental assessments.
- Obtain Corporate Documents.
- Gather loan data and supporting documents for new and renewed loans as well as for early disclosures for mortgage loans.
- Stay in contact with title, insurance companies, etc., to gather documents needed for loan preparation and closing.
- Collect tax returns, collateral statements, rent rolls, etc. to keep files current.
- Work collateral exceptions.
- Assist customers with loans and respond to their inquiries regarding loan services and depository accounts.
- Prepare internal transfers or loan advances as needed or requested.
- Assist in closing loans.
- Review and work exception report.
- Review past due and maturing loan reports and call customer/Commercial Banker to coordinate appropriate action.
- Process Loan Renewals and clear exceptions.
- Locate NAICS Codes.
- Gather HMDA Information and submit to Loan Administration with loan package.
- Works with Commercial Bankers to close loans.
- Look up real estate tax searches for proof of paid property taxes on loans on exception report.
- Have a clear understanding and comply with all bank procedures, laws and federal regulations.
- Encourages Customers to open Deposit Accounts.
- Follow all established policies and procedures in completing the essential duties
- Follows Texan Bank's goals, mission, vision and values.
- Works cooperatively with other areas of the bank to accomplish goals.
- Understands and complies with all bank procedures, laws and federal regulations.

Completes all required and ongoing education and training.
Other duties as assigned.

All Bank employees are expected to recognize suspicious activity and are responsible for discussing unusual transactions, circumstances, behavior, or activity with supervisory personnel or BSA Officer. All Bank employees are required to keep confidential any suspicious activity customer's may exhibit. Failure to abide by this requirement may result in monetary penalties assessed to the Bank and employee, up to and including termination.

Competencies:

To perform this job successfully, an individual must exhibit the following competencies in the performance of the essential duties and responsibilities of the job.

Competency	Description
Dependability	Responds to requests for service and assistance. Follows instructions, responds to management direction. Takes responsibility for own actions. Commits to doing the best job possible. Keeps commitments. Meets attendance and punctuality.
Oral Communication	Speaks clearly and persuasively. Listens and gets clarification. Responds well to questions. Demonstrates group presentation skills. Participates in meetings.
Quality	Demonstrates accuracy and thoroughness. Displays commitment to excellence. Looks for ways to improve and promote quality. Applies feedback to improve performance. Monitors own work to ensure quality.
Safety and Security	Observes safety and security procedures. Determines appropriate action beyond guidelines. Uses equipment and materials properly. Reports potentially unsafe conditions.
Written Communication	Writes clearly and informatively. Edits work for spelling and grammar. Varies writing style to meet needs. Presents numerical data effectively.
Job Knowledge	Competent in required job skills and knowledge. Exhibits ability to learn and apply new skills. Keeps abreast of current developments. Requires minimal supervision. Displays understanding of how job relates to others. Uses resources effectively.

Minimum Qualifications:

High school diploma, or GED, and a minimum of one year related experience

Texan Bank is an Equal Opportunity Employer. All applicants should be advised that Texan Bank is an Equal Opportunity Employer. Any individual seeking employment will be considered for employment without regards to race, gender, color, creed, national origin, religion, marital status, sex, sexual orientation, gender identity, veteran status, or disability.