



**Position** | Loan Administrator

**Classification** | Non-exempt, Full-Time

**Posted** |

**Location** | Albuquerque

Southwest Capital bank is family owned and operated, with rich roots dating back to 1920 in Northern New Mexico. With a focus on Community, Accountability, Relationships and an Entrepreneurial spirit, we offer a diverse and inclusive work environment. We are seeking dedicated professionals whose work philosophy aligns with our C.A.R.E values and beliefs to join our team!

### **Summary**

Primary focus of this role is to provide portfolio and loan servicing. Duties will include commercial and consumer file creation and maintenance (hard copy and electronic copy), filing the appropriate documentation for collateral security (i.e. UCC, mortgages, liens, etc.), and managing the banks internal tickler reports.

### **Essential Functions**

- Set up and maintain borrower legal and electronic files following established standards.
- Electronic File Administration; ensure protocols for electronic file set up and maintenance is adhered to, work with lenders and to ensure e-files are audit ready at all times.
- Provides support for implementation of annual portfolio audit.
- Print and mail payment notices to customers.
- Ensure daily balancing of internal loan accounts and general ledgers, in addition to the research and clearing of any outages/discrepancies.
- Keeps accurate notes and ticklers to ensure compliance with all reporting requirements.
- Assures insurance and licensing requirements are met.
- Provides assistance for on-going customer required financial reporting. Prepares ongoing client compliance reporting. Works with lenders to assure that financial statements, spread and credit notes are properly filed or documented.
- Process completed or paid loan, including documentation to release or remove collateral held as security for the loan.
- Releases titles, collateral and insurance interests.
- Calculates and prepares payoff statements and re-conveyances.
- Ensure the final collateral documents (recorded) received/perfected and review for accuracy.
- Identify, input and maintain outstanding tickler items to ensure follow-up items are being reported, tracked and resolved properly.
- Keeps lender aware of documentation exceptions.
- Initiate engagement and acceptance letters for appraisals and environmental reports.
- Complete regulatory due diligence to validate information required for documentation; obtain and/or conduct a thorough review of corporate and collateral documentation, (i.e., certificates of existence, flood determinations, appraisals, lien searches, title searches/commitment to check for accuracy, completeness and compliance with loan approval guidelines and internal policies).



- Conduct a pre-funding review checklist to ensure accuracy of loan presentation to loan documentation, as well the notation of exceptions as they relate to policy and procedure.
- Conduct a post-funding review, and cross check core systems to ensure the loan is booked correctly.

### **Competencies**

- Comply with bank regulations; maintain above average performance in all areas of compliance
- Acquire and maintain a working knowledge of the laws and regulations that apply to loans and loan documentation
- Effective/strong written and verbal communication skills
- Ability to deliver a high level of responsiveness and “above average” customer service to external/internal customers
- Strong Analytical Skills

### **Required Education and Experience**

- High School Diploma or equivalent
- One to two years of consumer and/or commercial loan experience
- Four or more years of banking or financial experience

### **Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change depending on qualifications.