



LOAN PROCESSOR I

Salary Grade 3

Since its inception in 1973, the shareholders and management of NBT have maintained the same long term vision for the bank. We are a locally owned, independent, community bank that intends on providing prompt, courteous service to our customers, and looks to establish long term relationships with those we serve.

We not only strive to meet the banking needs of those we serve, but through our staffs involvement with city governments, schools, non-profit organizations and service organizations, we also work to improve the communities we serve.

Reports to: Loan Operations Officer
Classification: Non - Exempt

Job Summary

The Loan Processor will be responsible for preparing Onboard loan documents for commercial and consumer loans and ordering real estate loan documents from NBT's attorney; funding loans and uploading to 20/20; processing and reviewing maintenance; handling requests from branches; participating in morning review of new/renewed loans; and assisting in the preparation of board reports on a monthly basis.

Experience/Primary Responsibilities:

- **Trainee, 0 - 3 years experience processing less complex loans**

Essential Functions:

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Prepare loan documents using Onboard platform
- Order commercial real estate loan documents through bank attorney
- Fund and upload new and renewed loans to bank system (JHA Xperience)
- Review maintenance reports and handle system maintenance
- Process paid loans
- Handle email requests from branches, including but not limited to change in terms, draws, maintenance requests, payment reversals, trust receipts
- Review and approve HUD-1 Settlement Statements
- Prepare real estate modifications
- Process payment by phone
- Be a participant in morning loan (NLR) review team
- Order real-estate appraisals according to NBT policy and procedures

This Position will act as a backup for:

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- Updating exception tracking and notifying loan officer
- Completing NLRs
- Scan hard copy documents to Synergy Capture
- Index Synergy Batches
- Process emails in the NBT exception inbox
- Prepare board reports
- Complete verifications of deposit and other customer inquiries

Work Environment

This position operates in a professional environment. This position routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets.

Position Qualifications

1. Must be able to work with confidential information.
2. Must have prior knowledge of loan documentation.
3. Ability to speak read and write in English clearly enough to communicate and interact with customers and bank staff.
4. Must be flexible to deal with conflicting demands on time by customers, officers and employees, daily work, and telephone calls.
5. Must be systematic and organized in order to effectively perform the variety of tasks the position requires.
6. Must be a loyal team worker; one who is willing to help others, both within the department and in other departments.
7. Must have a pleasant demeanor and effective communications in working with officers and employees, the public, and vendors.
8. Must be dependable in both attendance and punctuality.
9. Must be willing to take initiative to learn new tasks and accept new responsibilities.
10. Must quickly grasp the concepts that are foundational to effectively function in this position.
11. Good retention capacity.
12. Ability to see how a given function affects and fits into the overall objectives of the bank.
13. Must have good organization skills
14. Must be willing to work overtime when management deems necessary.

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.

1. The employee will frequently sit or stand for extended periods of time and must be able to remain in a stationary position.
2. The employee will frequently move about inside the office setting to access office equipment, file cabinets, etc.
3. The employee will frequently communicate and interact with bank staff and customers and must be able to exchange accurate information.
4. The employee will occasionally be required to move bank/office equipment weighing up to 50 pounds across premises.

Position Type

This is a full-time position.

Required Education and Experience:

- High school diploma or equivalent.

- Minimum experience of 1 year as a loan secretary.
- Previous loan operations experience
- Experience with Microsoft Office

Preferred Education and Experience:

- Two years real estate loan processing experience.
- Working knowledge of Onboard software.
- Working knowledge of Jack Henry & Associates Xperience software.

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 employees for this job. Duties, responsibilities and activities may change at any time with or without notice.

NBT is an equal opportunity / affirmative action employer. All qualified applicants will receive consideration for employment and will not be discriminated against on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, disability, or protective hairstyle.

A disabled individual requiring reasonable accommodation shall not be denied the opportunity due to a disability. The applicant should contact Human Resources if reasonable accommodation is required during the application process at (817-752-2303).

All offers for employment with NBT are contingent upon the candidate having successfully completed a criminal background check. NBT will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state, and Federal law, including Section 19 of the Federal Deposit Insurance Act.

NBT is an Equal Opportunity and Affirmative Action Employer.

If interested please email resume to nbthrdept@nbt.bank.