



Skyline National Bank

ALWAYS OUR BEST

POSITION DESCRIPTION

Job Title: Retail Loan Processor – Independence, VA

Reports To: Retail Loan Processor Manager

FLSA Status: Non-Exempt

Position Summary: The Retail Loan Processor will generate loan closing documents for all consumer real estate loan closings after loan application is received and approved. This position will provide excellent customer service for a professional and timely loan closing process.

Essential Duties & Responsibilities: Other duties may be assigned.

At Skyline National Bank, our core values are Smart, Kind, Young-at-heart, Local, Inspired, Nonconforming and Energetic. We look for ways to be “always our best.” As a member of our team, you do important work. You craft an experience, aim for the sky, set a high standard and look for ways to set your bar ever higher.

- Takes personal initiative and is a positive example for others to emulate. Embraces our vision to deliver an excellent customer service experience.
- Assists the loan originator with collection of required documentation to ensure a complete and accurate loan package for closing.
- Orders title requests, appraisals, flood determinations and other items necessary for loan approval and closing.
- Order title updates and inspections for construction loans.
- Process documents received for each file, verifying accuracy and completeness.
- Ultimately responsible for ensuring that insurance is obtained, as necessary, before closing.
- Ultimately responsible for the completion of all CIP requirements before loans are closed.
- Ultimately responsible that loan closing documents accurately reflect the approval.
- Prepare request for disbursement of funds for loan closings, as needed.
- Ensure privacy and security of all customer information with only approved staff access.
- Ensure that all customer files are complete and in compliance with regulatory and internal policies.
- Maintains HMDA report and filing, as appropriate.
- Scans loan documents in imaging system, as necessary.

- Make recommendations for procedural changes to increase efficiency in processes.
- Works quickly and efficiently in a centralized environment. Being able to prioritize is of utmost importance.
- Performs assigned responsibilities with high quality, productivity and timeliness. Strives to continuously improve personal, department and bank performance.
- Responsible for knowledge of and compliance with all applicable laws, regulations, and bank policies and procedures that pertain to this position, including but not limited to the Bank Secrecy Act. In addition, participation is required in any training necessary to achieve a thorough understanding of how these laws relate to the responsibilities of the position.
- Completes assigned training and complies with all cyber and information security policies and procedures.
- Regular and reliable attendance is necessary to perform the essential functions of this job.

Interested candidates can apply by emailing a resume to the Human Resources Department at hr@skylinenationalbank.com.