



**Job Title:** Loan Processor

**Department:** Residential Lending

**Reports to:** Residential Lending Operations Supervisor

**FLSA Status:** Non-exempt / Full-time

### **POSITION OVERVIEW:**

Bank of San Francisco seeks a Loan Processor to support the Residential Lending Department and assist the Residential Lending Operations Supervisor to ensure that compliance and closing deadlines are met. The individual must work with a sense of urgency while maintaining complete and accurate loan files, and be proactive in their approach to fulfilling administrative tasks and documentation requirements in order to successfully fund residential loans.

### **RESPONSIBILITIES:**

- Assist Relationship Managers with entering applicant information into the Bank's Loan Origination System (Calyx Point)
- Assist Relationship Managers with loan scenarios on Bank's portfolio loans and secondary market partner loans
- Review loan applications and ensure files are complete and ready for final processing review
- Ensure timely issuance of initial disclosure documents and facilitate the completion of a compliance review before issuance
- Order appraisals, preliminary title reports, HOA-related documents, insurance, and complete third party verifications
- Track loans through the origination process via completion of loan documentation checklists
- Communicate with clients as needed
- Ensure timely issuance of Closing Disclosure in compliance with TRID
- Assist the Residential Lending Operations Supervisor by drawing final loan documents
- Assist the Residential Lending Operations Supervisor with other tasks that support loan closings
- Perform other supportive and administrative tasks as requested, such as preparing files for audits

- Maintain organized credit and document files for all applications received

## **REQUIREMENTS:**

- College degree in business or related field, or equivalent experience preferred
- General knowledge of residential mortgage lending products, procedures, and policies, as well as current compliance and other government regulations pertaining to residential mortgage lending
- Minimum of one to two years of residential lending processing experience
- Computer skills, including a fundamental understanding of Calyx Point, MS applications (specifically Explorer, Word, Excel, Outlook, and PowerPoint), and database management
- Ability to communicate clearly and effectively, both verbally and in writing, across a variety of audiences
- Solid time-management skills and the ability to prioritize and perform multiple tasks simultaneously

## **BANK OF SAN FRANCISCO: THE MODERN COMMUNITY BANK**

Established in 2005, Bank of San Francisco serves the banking needs of Bay Area businesses and nonprofits as well as individuals and families who value personalized service complemented by the convenience of technology. From our location in downtown San Francisco, we serve clients throughout the Bay Area and beyond. Some key differentiators include:

- Technology-Driven Community Banking – Bank of San Francisco embraces the best elements of traditional community banking, e.g., personalized service, local decision-making and clients' access to senior management. At the same time, we have made strategic use of powerful technologies to create client convenience (through mobile banking, remote deposit, treasury management, online banking and access to a worldwide ATM network) and to enhance workforce mobility and efficiency.
- Innovations in Banking – Bank of San Francisco has demonstrated the willingness, capacity and resources to develop new products and programs tailored to market conditions.
- Strong Bay Area Loan Portfolio – The Bank has a proven track record of maintaining a healthy loan portfolio, even during the most challenging economic times. Our non-performing assets/total assets ratio has consistently been well below 1%.
- Focused Areas of Specialization – The Bank has developed specializations in such industries as health care practices, technology firms, political campaign service providers, law firms and fiduciaries, as well as nonprofits. With our deep understanding and tailored services, we

are establishing a strong reputation as a “go to” bank serving Bay Area companies and nonprofits.

- Truly Local – We are a Bay Area success story, investing in the community, for the long haul. More than 90% of our owners live in the Bay Area communities that we serve, and approximately 20% of our ownership is by current and past employees and directors. We are proud of our local deposit base, which we use to make loans to local businesses, nonprofits and families.
- Executive Team Working with a New Generation of Bankers – The Bank’s experienced executive team has built an entrepreneurial culture that is keenly focused on clients, the use of technology and execution of the Bank’s strategy. The entrepreneurial culture is perpetuated through such modern management practices as the conversion to a paperless environment and the adoption of a flat organization and an open culture that fosters collaboration and cross-training of a new generation of bankers.
- History of Strong and Consistent Profitability – Even during the most challenging economic times since the Great Depression, the Bank has maintained strong margins and profitability relative to our peers.

*Employee must assure compliance with all applicable State and Federal banking regulations, Bank policies and procedures, including but not limited to, the Bank Secrecy Act/Anti Money Laundering Program and Information Systems Security Policies.*

*The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Further, they do not establish a contract for employment and are subject to change at the discretion of the employer. Qualified applicants with criminal histories will be considered for the position in a manner consistent with the Fair Chance Ordinance.*