



Job Title: Loan Administration Documentation and Processing Officer

Department: Loan Operations

Reports to: Loan Administration Manager

FLSA Status: Exempt/Full-time

POSITION OVERVIEW:

The Commercial Loan Documentation and Processing Officer will be responsible for the preparation of loan documents, and documentation review of moderate to complex commercial lines of credit and term loans, commercial real estate loans, SBA and other government guaranteed loans, and consumer loans. Additionally, the position will handle various loan servicing functions and daily operations of the Loan Servicing Department.

RESPONSIBILITIES:

- Prepare loan documents for commercial loans, ensuring that all procedures are carried out effectively and within the given deadline.
- Perform boarding and verification functions.
- Process funding and payments.
- Open escrow, obtain preliminary title report and title fees.
- Prepare escrow instructions.
- Handle post-closing audit (call back).
- Process loan participations and reporting.
- Manage disbursement applications and controls for construction loans.
- Review system exception and insurance certificates (Ticklers).
- Implement rate changes and accrual adjustments.
- Balance accounts used in loan servicing and closing.
- Post and balance general ledger.
- Order, generate and report compliance-related activities, including but not limited to, Flood Certificates, HMDA, CIP, RESPA, TIL.
- Perform FAS 91 fee accounting.
- Process loan-related accounts payable.
- Document and process SBA and similar loan guarantee programs.
- Perform payoffs and collateral release.
- Resolve client service issues in a timely and accurate manner.

- Obtain quotes and order appraisals, environmental reports and business valuations.
- Research loan-related issues, as requested.

REQUIREMENTS:

- Proficiency in Microsoft Excel, Word and Laser-Pro.
- Accuracy and attention to detail.
- Excellent oral and written communication skills.
- Ability to monitor assigned projects for completion within expected time frames.
- High degree of flexibility in order to react within an environment of growth and change.
- Bachelor's degree in business, finance (or other related field) or five or more years of banking experience in loan servicing department.
- Compliance with all requirements, policies and procedures of the Bank Secrecy Act (BSA) and attend all mandatory BSA training, as needed, for this position. Additionally, required to complete all required compliance and regulatory training, not limited to BSA.

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. The majority 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.