



## Job Posting

**Position:** Director of Loan Operations

**FLSA Status:** Exempt

**Pay Range:** \$100-130k/year

**Department:** Loan Operations

**Location:** Hammond

**Hours:** Mon-Fri 8:30am-5pm, after hours as needed

**Position Summary:** This role is responsible for managing the overall loan operations for conventional and SBA/USDA lending. This role will manage and over-see the work flow of the loan operations department, provide support, and lead special projects to improve function and efficacy.

### Job Responsibilities:

- Work in partnership with SBA/USDA Department Manager and Loan Operations Manager to develop policies and procedures for conventional and SBA/USDA lending operations
- Guide and supervise staff for the department, and provide support when necessary
- Maintain updated knowledge and involvement in all areas of the department
- Maintain compliance with all SBA lending requirements based on the most recent Standard Operating Procedures (SOP)
- Ensure accurate and timely reporting of loans as required by SBA (1502 Reporting)
- Establish and maintain a positive working relationship with all lenders, credit analysts, and other Bank employees
- Participate in external training to maintain knowledge of lending activities, compliance, and regulations
- Review loan requests to ensure accurate documentation and information has been provided
- Enforce and review pre- and post-closing checklists to ensure accuracy and completion of loan documentation
- Ensure accurate loan payoffs are provided
- Review incoming recorded documentation and forward to appropriate personnel
- Maintain a working knowledge of the bank's lending policy, procedures, and philosophies toward various types of conventional and SBA/USDA loans
- Provide administrative support and oversight related to loan audit or reviews, as needed
- Develop and maintain an expertise with the SPARK SBA loan origination software
- Be available to cross train and assist in other SBA & USDA lending responsibilities
- Assist customers and/or branch personnel as needed with questions pertaining to loan information
- Consistently support the Bank and its core values
- Follow all policies and procedures
- Additional duties may be assigned by supervisor

### Requirements:

- High school diploma or equivalent
- 5+ years relevant experience in loan operations (loan closing, documentation, and post-closing operations)
- 5+ years management experience
- Bachelor's degree in related field preferred
- Knowledge of Laser Pro, FDM, Horizon, and Acquire
- Experience with SPARK software preferred

- Knowledge of consumer and commercial lending, loan and lien documentation, and state and federal compliance and lending regulations
- Knowledge of SBA & USDA lending preferred
- Knowledge of banking regulations and operations
- Exceptional verbal, written, and interpersonal communication skills
- Proficient operation of Microsoft Office software, computers, and the ability to navigate software
- Excellent time management skills and ability to handle multiple priorities and projects, and adapt to changing deadlines
- Ability to work independently while having a strong commitment to team orientation
- Ability to lead and instruct others
- Excellent organizational, critical thinking, analytical, and problem-solving/decision-making skills
- Detail oriented
- Ability to comprehend new training, and adapt and relay changes in regulations, policies, and procedures

**Benefits:**

- Medical, Dental, and Vision Insurance
- Company Provided Life and Disability Insurance
- Paid Time Off
- 401(k) with Employer Match
- Tuition and Professional Development Assistance

American Bank is an Affirmative Action and Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, or protected veteran status and will not be discriminated against on the basis of disability.