

# Job description

## Commercial Loan Documentation Specialist

We are seeking an initiative-taking and meticulous Commercial Loan Documentation Specialist to join our team at Enterprise Bank of South Carolina. As a key member of our commercial banking team, you will play a critical role in ensuring the timely and accurate processing of commercial loans.

You will be responsible for preparing loan packages based on receipt of loan worksheets and commitment letters from commercial bankers and retail bankers. Preparation includes accurately completing loan documentation, ordering, and reviewing title work, verifying insurance coverage, ordering, and/or completing additional external documents (e.g., flood, appraisal, Census Tract, Secretary of State, etc). You will also coordinate with loan closing attorneys to ensure timely delivery of loan package.

- Main Responsibilities:
- Review loan applications and verify documentation to ensure accuracy and completeness.
- Prepare loans for closing, including gathering and verifying required documents.
- Communicate with customers, colleagues, and management regarding loan status, issues, and concerns.
- Ensure compliance with regulatory requirements and company policies.
- Demonstrate proficiency in analyzing and interpreting loan requests and documents of varying degrees of complexity. Consumer and commercial loan requests include real estate and/or other collateral, collateral substitutions, new loans, loan modifications, and renewals with increases.
- Interpret and apply Bank policies such as loan-to-value ratio, appraisal criteria, etc to loans.
- Exhibit a working knowledge of general lending policies and practices.
- Prepare system-generated loan documents accurately based on information supplied by commercial bankers (e.g. loan worksheet, commitment letter, loan report, etc.) and, with regard to real estate loans, information received from closing attorneys, tax assessors, etc..
- Identify insurance policies accurately (e.g., hazard, collision, builders risk, workers comp, general liability, flood, etc.) and review policies to confirm adequate coverage for loan.
- Prepare and send wires and various Bank tickets to accompany loan packages to attorneys.
- Complete Documentation Checklist indicating received items and items that are pending, missing, incomplete and/or questionable. Includes reviewing and verifying executed loan documents received from closing attorneys.
- Liaison with closing attorneys to deliver total loan package to be used at loan closing.
- Partner with commercial bankers and retail bankers to ensure that loan process is smooth and to resolve documentation and timing issues as necessary.
- Maintain customer service focus on internal and external customers to encourage positive business relationships.
- Stay abreast of regulatory and compliance issues that impact credit decisions and loan documentation including Fair Lending, HMDA, Credit Life, and Wolters Kluwer Financial Services resources. Follow bank policies and procedures, security guidelines, and comply with all federal, state, and local regulations.
- Demonstrate working knowledge of all Bank loan products and services.