



JOB DESCRIPTION

Job Title: Consumer Loan Specialist
Department: Consumer Lending
Reports To: EVP, Consumer Lending & Retail Banking
FLSA Status: Exempt

Summary: This position is responsible for performing a variety of clerical duties related to the processing and the administration of Home Equity and other consumer loans. The Consumer Loan Specialist acts as a liaison between vendors and Evergreen Bank Group to assist in closing loans in a timely manner.

Essential Duties and Responsibilities include the following. Other duties may be assigned.

- Monitor department mailbox for new submissions, conditions, and inquiries.
- Order title commitments, flood certifications, and information verification.
- Accurately prepare and deliver preliminary disclosures.
- Prepare and send denial letters, if applicable.
- Schedule and confirm closings as requested.
- Obtain file from servicing for Subordination requests, put documentation in order, submit request to lead for considerations, prepare and send out Subordination Agreements as required.
- Answer phone calls and emails daily.
- Track post-closing documents.
- Enter broker fee checks onto log and send to applicable broker partner bi-weekly.
- Open and review incoming mail and FedEx daily. File and distribute accordingly.
- Ensure operational integrity through compliance with all policies, procedures, and regulations.
- Assist with the review and funding of Mecum Collector Car Program Loans.
- Work with the Loan Operations department in setting up Mecum loans as needed.
- Work with Manufactured Housing projects and assist with documentation review.
- Other duties as assigned related to the processing and/or handling of consumer loan requests regularly.

Qualifications

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To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education / Experience

- Strong customer service skills and ability to manager difficult conversations to a successful outcome and positive customer experience.
- Solid analytical and problem-solving skills preferred.
- Excellent organizational skills (ability to prioritize) preferred.
- Excellent written and verbal communication skills preferred.
- Minimum 1 year of computer experience preferred, preferably with automated originations system.
- High school diploma or equivalent required.

Computer Skills

Proficient in Word, Excel, and Outlook. General working knowledge of Laser Pro (Fusion), Calyx, TCI Decision Lender and Jack Henry Silver Lake preferred.

Supervisory Responsibilities

This job has no supervisory responsibilities.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit; use hands to finger, handle, or feel; and reach with hands and arms. The employee is occasionally required to stand; walk; and stoop. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision.

Equal Opportunity Employer

JOB DESCRIPTION

Evergreen Bank Group is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, ethnicity, gender, sexual orientation, gender identity, national origin, veteran status, or disability.

Federal Deposit Insurance Corporation

Evergreen Bank Group is Member FDIC