



Loan Operations Manager Job Posting – Exempt

Summary:

Republic Bank of Arizona is seeking an experienced loan operations professional, well versed in the documentation of and accounting for commercial, construction and SBA loans. This position is responsible for overall loan operations management and oversight of the commercial loans support staff. This includes document preparation, processing, and servicing, accounting and reporting functions, and customer service. Leads, trains, and supervises the loan administrators; designs and administers systems and procedures to ensure accurate and timely processing. Communicates with bank department managers to promote efficient and correct work flow.

Essential Duties and Responsibilities:

- Develop and maintain work flows for all stages of document preparation, closing, file documentation, and collateral management. Ensure optimum staff levels for each stage.
- Direct loan input (system boarding) and verification procedures for all loans. Ensure proper segregation of duties.
- Maintain and demonstrate proficiency with loan software applications (Vision, BancPac, Document Management, LaserPro, Lending Solutions). Work with system providers to utilize applications to fullest capacity, streamlining processes and procedures, ensuring accuracy and compliance. Manage user security access.
- Supervise loan document preparation to ensure all loans are being processed in a timely manner. Verify that all loans are processed in accordance with established regulations, bank policies, and secondary market processing guidelines.
- Organize and direct the daily activity in loan servicing, including: the document preparation, file content, and loan approval reviews, prior to closing; modifications and renewals; boarding and verification functions; funding and payment processing; supervision of the post closing audit checks; processing of secondary market loans; manage disbursement applications and controls for construction and development loans; escrow processing and payments; balancing of accounts used in loan servicing and closing; general ledger posting and balancing; compliance-related activity, i.e. flood, HMDA, CIP, OFAC; report preparation for both internal and external partners; SBA loan guarantee program; UCC filings, searches, renewals, and related collateral maintenance items; payoff and collateral releases; management of vendor relationships, i.e. credit bureau, Laserpro, Lending Solutions, Lereta; appraisal bidding and engagement; record retention
- Manage construction draws, line budgets, conditional and unconditional liens waivers, and all related functions for multiple advance construction loans.
- Coordinate appraisal bids and environmental reports for large commercial real estate loans.
- Process loans in non-accrual, charge-off, or OREO status. Prepare related reports.



- Receive and research new regulations, policies and procedures and implement them.
- Participate in various committees as appointed, e.g. Compliance Committee, Business Continuity Plan Team.
- Train personnel to ensure bank policies and procedures are being followed. Ensure instructions, procedural manuals, and samples are provided to loan officers and administrators in the case of changes with documentation.
- Assist with responses to loan reviews and supervise maintenance of the tracking required by loan reviews. Assist in the preparation responses for examiners, auditors, or internal audit and make corrections as necessary.
- Adheres to all State and Federal Banking Regulations

Supervisory Responsibilities:

Directly supervises loan administrators. Assists with the overall direction, coordination, and evaluation of this department. Assists with carrying out supervisory responsibilities in accordance with the organization's policies and applicable laws. Assists with interviewing, hiring (as directed by the CCO, CEO and HR), and training employees; planning, assigning, and directing work; rewarding and disciplining employees; addressing complaints and resolving problems.

Requirements:

Bachelor's Degree from four year college or university in business or related field or equivalent combination of education and experience in loan operations. Minimum of five years banking experience in the loan department to ensure thorough knowledge of loan operations in production, servicing, and accounting. Desire previous loan operations management experience.

COMPUTER SKILLS

To perform this job successfully, an individual must have knowledge of Microsoft Word and Excel, LaserPro, BancPac, Document Management and Vision Viewer.

Republic Bank of Arizona is a locally-owned and operated bank, with a focus on area businesses with gross annual revenues in the \$1 million to \$20 million range. Management has a vision of profitable growth and expansion, and we recognize the need for a top quality team to achieve our objective. Your contribution will be evident in a community bank atmosphere, where you will be exposed to all areas of the bank with direct access to management to assist in your success.

Candidates please contact Amy Lou Blunt, EVP, Chief Credit Officer at (602) 280-9402, or email qualifications to ablunt@republicaz.com.

Republic Bank of Arizona is an equal opportunity employer that provides team members an inclusive, supportive and equitable environment.

Republic Bank of Arizona has consistently earned a five star "Superior" rating from Bauer Financial.