## **Loan Operations Manager**

**Purpose:** Responsible for managing the Loan Operations Department of the Bank. Effectively support the lending team for both banks. Develop and implement best practices in loan operations related processes and procedures. Pro active leader and team player with the ability to be influential and establish positive working relationships across the organization. Expertise in HMDA, FREDDIE MAC, mortgage operations and servicing, credit card programs, and FIS/Metavante system are essential.

## **Essential Duties and Responsibilities:**

- Manage the daily operations of the department in an efficient and effective manner
- Establish and maintain an efficient and productive working environment within the department based on continuous and effective staff communication. Achieve established departmental goals within defined timelines, as well as define and implement a measurement of acceptable staff performance in order to safeguard the Bank's loan portfolio
- Successfully interact with the lending staff at both banks to improve accuracies and efficiencies. Perform on going training, review and communicate current or developing lending industry topics/concerns or standards
- Implement operation policies and procedures to ensure compliance with State and Federal regulations and internal compliance requirements
- Conduct various assessments and audits to ensure department procedures are achieving accurate and desired results. Implement clean-up procedures and corresponding changes when necessary and as appropriate
- Communicate with management team to coordinate system and control activities related to loan documentation and monitoring.
- Interact with auditors, loan review, compliance, and examiners to assist in Bank reviews and examinations. Follow up and correct any items addressed and ensure necessary changes or recommendations have been implemented as directed.
- Research computer concerns in order to maximize the capabilities of the Bank's lending system
- Perform other job related duties as assigned

## **Back-up Duties:**

Backup for loan operations staff as needed Perform other loan operations duties as required

## **Education, Experience and Skills Required**

- Metavante/FIS experience is required
- HMDA, Freddie Mac and mortgage operations and servicing credit card payment programs
- LaserPro software expertise
- Some college background strongly preferred, business or related degree is a plus
- 5-10 years of relevant and current loan operations experience including minimum of 3 years at a manager level
- Must be knowledgeable of all loan operations processes
- Effective communication skills, both oral and written along with solid interpersonal skills
- Strong computer skills
- Know the business including policies, procedures, and compliance with applicable state and federal laws and regulations