



Corporate Loan Processor

Department:	Corporate Services
Reports To:	Chief Banking Officer
Classification:	Non-Exempt, G10
Pay:	\$29.22 (mid) - \$36.52 (max) - \$43.82 (max)
Type:	Full Time
Location:	Glendora, CA

Purpose:

To assist the Corporate Services Department in providing corporate lending services to appropriate organizations in a fiscally responsible manner and according to ACCU policies and procedures.

Major Duties and Responsibilities:

- Review credit approvals to ensure conformance with established loan policies and guidelines.
- Ensure loan files are complete with all required underwriting and due diligence items.
- Maintain comprehensive knowledge of borrower entity structure and requirements to determine necessary items for a complete loan package.
- Prepare loan approval letters based on the approved Loan Presentation.
- Prepare open titles and escrow request letters with requested ALTA Commercial Loan Policy and endorsements.
- Review title insurance reports, determine the status of liens and judgments as they relate to collateral property while working to clear any items that would affect ACCU's lien position.
- Coordinate closings with escrow and all applicable parties to the transaction (including balancing wire amounts with escrow, HUD1/ CD review and approval, signing and notary scheduling, preparing the wire request form, preparing Lender Instructions, etc.).
- Order and evaluate Flood Certification reports following ACCU procedures.
- Prepare Insurance request letter and evaluate Evidence of Insurance.
- Prepare loan documents for new loans, loan modifications, and mature loan renewals.
- Process loan maturity date extensions in the core system.
- Coordinate with title companies and closing agents for receipt of signed loan documents, original recorded documents, and title policy.
- Submit UCC1 filings for recording.
- Board loans into core system and set up post-closing ticklers.
- Complete the post-closing audit checklist.
- Complete HMDA reports for required loan collateral annually.
- Process renovation fund disbursements according to ACCU procedure.

- Process construction loan draw requests for approval by AVP of Credit Services and disburse construction loan funds according to ACCU procedure.

Expectations:

- Adhere to the principles and requirements of all applicable laws and regulations relating to your position and your ACCU employment, including but not limited to the Bank Secrecy Act (BSA), the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), and the Anti-Money Laundering (AML) provisions of the USA Patriot Act.

Essential Functions:

- Ability to perform duties as outlined under “Major Duties and Responsibilities.”
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.

Qualifications and Educational Requirements:

- High school diploma
- College Degree is preferred; however, relevant work experience may be sufficient.
- 3 to 5 years of corporate lending experience or real estate experience preferred.

Disclaimer:

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

ADA Compliance Statement:

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee’s disability don’t cause an undue burden to the credit union.

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