

UNITED SOUTHERN BANK

Job Title: Commercial Loan Administrative Assistant

FLSA status: Non-Exempt

Department: Branch Office

Reports to: Commercial Loan Officer

Position summary: The Commercial Administrative Assistant position provides support to the commercial loan officer for the lending process. The Administrative Assistant works well independently making decisions on loan processing, pre-closing due diligence for processing, administration, and closing of commercial loans.

Role qualifications:

- Knowledge of financial services including all loan products to which the bank offers
- Understanding and adherence of legal and regulatory requirements for depository and loan products
- Ability to perform account pre-screening tasks and ability to decipher reports accordingly
- Ability to work independently completing pre-closing due diligence through post closing requirements
- Ability to review documentation prior to closing
- Ability to attend closing for both in-house and attorney prepared transactions

Position responsibilities:

- Request credit reports on applicants
- Order and review title work on real estate loan requests
- Order in-house documentation from loan operations
- Engage outside counsel where necessary
- Attend closings as representation of the bank
- Perform other related duties as assigned
- USB employees are expected to comply with all BSA and Compliance regulations, rules, acts & laws.

Essential skills and experience:

- Quality customer service
- Excellent interpersonal and communication skills
- Organize and manage multiple priorities
- Consistent follow up with customer inquiries

Physical demands and work environment: The physical demands and work environment characteristics 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.

- *Physical demands:* While performing the duties of this job, the employee is occasionally required to walk; sit; use hands and fingers to handle, or feel objects, tools, or controls; reach with hands and arms; balance; stoop; talk or hear. The employee must occasionally lift and/or move up to 15 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.