
FLSA STATUS (check one):

Exempt: X
Non-Exempt:

POSITION TITLE: **Loan Review Specialist**

CORPORATE TITLE (check one): AVP VP SVP EVP

SALARY GRADE:

DIVISION/DEPARTMENT: Internal Asset Review

Reporting Relationships:

Position Reports to: Internal Asset Review Officer

Positions Supervised: None

Position Purpose:

As a Loan Review Specialist this individual will perform independent loan reviews of the credits held in the Bank's Commercial Lending portfolio including lines of credit, loans to churches, loans secured by multifamily and commercial real estate. The Loan Review process will focus on assessing overall and loan-by-loan credit quality and will require an understanding of and familiarity with Loan Policies, Risk Ratings, Loan Underwriting, Financial Analysis and Collateral Evaluation. Based on the findings, changes in risk ratings may be recommended. This individual will share the responsibility with teammates for meeting all review completion deadlines in order to adhere to the annual review schedule and attainment of the required coverage.

Essential Functions and Basic Duties:

- Evaluate the financial position of borrowers through financial cash flow analysis including Global Cash Flow, with the goal of identifying problem loans or developing problems in a timely manner in order to minimize losses
- Analyze borrower's financial statements and tax returns in order to recommend and implement changes to protect the bank
- Perform quarterly loan reviews on problem loans as assigned
- Perform Impairment Analysis on loans

- Determine the borrowers' repayment ability as well as the Bank's collateral position
- Read and interpret appraisals and other property evaluation tools
- Recommend risk grade change to individual and global loan relationships after analyzing and evaluating borrowers' capacity to repay debt, borrowers' failure to meet projected performance benchmarks, and borrowers' non compliance with loan agreements
- Ability to calculate DSC ratios and other financial ratios
- Prepare written report supporting analysis
- Work closely with the bank's internal Loan Review Officer to ensure that compliance with regulatory as well as bank policies and procedures are being followed and exceptions are identified and tracked for correction
- Must be able to read documents in credit files
- Support Internal Loan Review Officer in achieving satisfactory regulatory and internal audits
- Performs other duties as assigned by Manager, or Senior Management

Supervisory/Management Responsibilities:

- None

Education:

- Bachelor's degree in business, finance, or a related field

Required Knowledge:

- Prior credit review and credit analysis experience preferred
- Must have strong financial analytical skills, excellent attention to details, and be highly accurate
- Must have strong oral and written communication skills
- Ability to work with individuals in various capacities and maintain excellent people/communication skills at all time
- Good organizational skills, flexibility and ability to prioritize and meet deadlines in a timely manner
- Ability to work in a team environment as well as the ability to work independently
- Ability to work with various levels of management and staff
- Strong proficiency with Microsoft Office Application, especially Excel Spreadsheets
- Knowledge of FDIC and OCC Federal Regulations and Policies a plus

Experience Required:

- Minimum of two years of experience as a Loan Review Officer or related equivalent experience

Physical Requirements:

- Ability to climb one flight of stairs
- Ability to lift loan files
- Uses fingers and hands to make small movements, e.g. typing, using office equipment.
- Normal talking, seeing and hearing.
- Sedentary work; sits most of the time.

Working Conditions:

- None - works in a typical office.

Mental Requirements:

- Ability to apply logic and reasoning to carry out detailed, varied, and multi-step instructions and solve detailed problems involving multiple concurrent tasks.