



POSITION DESCRIPTION

Functional Title: Document Review Specialist
Effective: December 2011 **Reviewed:** October 2013
Officer Title: N/A **Reports to:** Manager, Loan Operations
Direct Reports to this Position: N/A
Exemption Status Based on FLSA: Non-Exempt

Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations that are appropriate for his/her position.

Protect the assets of the bank and shareholders' interests through the proper creation of all commercial and consumer loan legal documents.

Essential Duties:

Employees are held accountable for all duties of the job. Individuals must be able to perform these duties with or without reasonable accommodations.

- 1) Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
- 2) Ensures that all activities and work functions comply with compliance requirements, as defined in company policies and procedures, and state/federal laws and regulations.
- 3) Reviews closed loan and customer supplied documentation for compliance with bank policy and banking regulations involving wide levels of complexity.
- 4) Imperative to have thorough working knowledge of government regulatory requirements affecting both consumer and commercial customers and their relationship to loan documentation requirements.
- 5) Scans and maintains loan documentation.
- 6) Creates and clears documentation exceptions detected within the review process.
- 7) Maintains and/or assists with negotiable collateral dual control.
- 8) Performs loan documentation research.
- 9) Maintains log of reviewed loans.
- 10) Assists lenders and loan assistants with questions related to their portfolio documentation.
- 11) Maintains working knowledge of Allview, Horizon, Simplifile, Diligenz, TransAmerica Real EstateTax Service, and Cypress MarkIV
- 12) Assists Loan Assistants and Lenders in use of Allview

Non-Essential Duties:

- 13) Assists in the training of new loan operations personnel.
- 14) Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

- 15) Minimum of a High School education or equivalent
- 16) Personal computer experience is required.

- 17) Use of all Microsoft Windows applications, especially Microsoft Access
- 18) Use of the internet
- 19) Use of a calculator
- 20) Ability to read and interpret complex information, such as loan presentations
- 21) Ability to follow detailed procedures and ensure accuracy in documentation and data
- 22) Strong mathematics, including interest calculations
- 23) Working knowledge of general banking and compliance practices
- 24) Working knowledge of commercial and consumer loans

Preferred Qualifications:

- 25) 4 year college degree
- 26) Knowledge of LaserPro lending system
- 27) Loan Operations experience

Types of Decisions: The Document Review Specialist will be called upon to validate the accuracy and completeness of the basic and complex closed loan. They must be able to stand by a decision, despite second guessing or disagreement from others. They must take quick action, sometimes in spite of limited information. They must be able to determine the required documents needed for each individual loan request to insure protection of the bank's and the customer's interests. They must be able to quickly escalate issues outside of their level of authority. They must maintain a high working knowledge of bank loan policy and regulations. Day to day decisions will be made regarding the major duties and responsibilities of the position.

Consequences of Errors: Unlimited dollar loss, risk of lawsuit, and/or risk of governmental fines if documentation is inaccurate. Loss of confidence in the bank's handling of the account in the eyes of our customer, thus the loss of their business. Loss of confidence in the department's ability to handle the account responsibility, in the eyes of other internal areas such as Loan Officers, Loan Assistants, and Senior Bank Management.

Contact with Others: Unlimited contact with customers and employees both in person and on the telephone. Must display quality of service; showing courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the bank's image in mind at all times. Includes contact with Loan Assistants, Loan Officers, Other Banks, Departmental Management, Bank Auditors, External Auditors/Examiners and Secretary of State.

Physical Requirements: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to lift 25 lbs
- Ability to sit for 6 – 7 hours at a time
- Ability to operate standard PC equipment
- Ability to operate standard phone equipment
- Ability to handle stress associated with frequent deadline and tight schedules

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.

Leveling Guide

	Document Review Specialist 1	Document Review Specialist 2	Document Review Specialist 3
EEO Classification			
FSLA	Non-Exempt	Non-Exempt	Non-Exempt
Officer Title	NA	NA	NA
Scope and Complexity of Work	Handles basic transactions under direction of supervisor/manager or more senior Documentation Review Specialist; Learns and assists with responsibilities outlined in job description	Receives minimal direction from supervisor/manager or Senior Documentation Review Specialist; Transactions require moderate problem solving skills; Acts independently	Receives little or no direction from supervisor or manager; Transactions require complex analysis and problem solving skills; Acts independently; Provides guidance to other documentation review specialists on loan documentation requirements; Insures procedures are maintained; Initiates change in procedures for increased performance; Supports standardization efforts and efficiency measures; audits documentation review efforts related to negotiable collateral; controls and audits activities related to cashier check supply; controls general office supplies; controls and audits activities within the Safety Deposit Vaults assigned to Loan Operations; Conducts research; controls and eliminates documentation exceptions
Customer Interaction	Handles basic communications, questions and other interactions with the customer or Loan Officer with assistance of supervisor/manager or more senior Documentation Review Specialist	Ability to handle sensitive issues with the customer with tact, diplomacy and discretion	Ability to handle sensitive issues with the customer with tact, diplomacy and discretion
Directing Others	N/A	Answers basic questions of less skilled workers	Assigns tasks; trains new hires; answers difficult questions posed by less experienced Document Review Specialists; acts as a mentor to less experienced employees
Knowledge	Working knowledge of bank compliance issues, loan policy and procedures	Thorough knowledge of assigned functions, HMDA reporting requirements and bank compliance; strong technical skills	Comprehensive to expert level of knowledge of assigned functions; disaster recovery and bank compliance; exceptional technical skills including thorough knowledge documentation policies and procedures
Education	High School diploma or equivalent	High School diploma or equivalent	High School diploma or equivalent
Preferred Education	College degree	College degree	College degree
Minimum Experience relating directly to position being performed	2 years experience working directly with loan documentation or loan processing; Computer skills including Microsoft Word, Excel, Access; and intranet; strong mathematics skills including interest calculations	4 years experience working directly with loan documentation or loan processing; Computer skills including Microsoft Word, Excel, Access; and intranet; strong mathematics skills including interest calculations	6 years experience in commercial loan documentation; Computer skills including Microsoft Word, Excel, Access; and intranet; strong mathematics skills including interest calculations; Previous experience in a financial services customer service environment
Preferred Experience			Experience as a trainer; strong written and verbal communication skills