POSITION DESCRIPTION

Functional Title: SBA Banking Assistant and Closer
Effective: February 2011 **Reviewed:** September 2012
Reports to: Manager of Functional Loan Area **Officer Title:** N/A
Direct Reports to this Position: N/A
Exemption Status Based on FLSA: Exempt (x)

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.

Provides administrative support to assigned loan officers on deposit and loan functions and customer service to all loan customers. In addition, position serves as the primary liaison between the business development officer, the underwriter, the borrower, Loan Operations, Compliance Department, and the Small Business Administration (SBA) with respect to collateral review and loan documentation for SBA and commercial loans.

Essential Duties:

Employees are held accountable for all duties of the job.

- Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
- Ensures that all activities and work functions comply with compliance requirements as defined in company policies and procedures and state/federal laws and regulations.

Relationship Management: assists the Relationship Manager with current and prospective customer relationships within assigned portfolio.

- Assists with delivering meaningful and sustainable value by anticipating needs and expectations and implementing value-add solutions.
- Ensures customer interactions consistently balance the outcome for the bank and the customer.
- Delivers exceptional customer service consistent with the Guaranty Bank brand, addressing client needs and problem solving as appropriate.
  - Together with the Relationship Manager, serves as the single-stop service point for SBA loan relationships, providing critical relationship depth.
  - Participates in customer calls as requested by the Relationship Manager.
  - Maintains basic knowledge of banking products and services, as well as knowledge of the industries or market areas served.
  - Maintains a working knowledge of all bank products and services, including Account Analysis.

Credit Management/Compliance: supports the SBA Relationship Manager with loan origination, documentation and monitoring.

- Maintains solid understanding of all credits in assigned portfolio.
- Accountable for managing collateral risk to the bank by obtaining, analyzing researching, reviewing, and evaluating all necessary collateral reports and information required to meet the terms and conditions of the SBA credit approval.

- For new and renewing loan requests, including ACH exposure:
  - Supports the underwriting and originating of loans.
  - Has good working knowledge of all loan presentation processes and types, as well as the terms and conditions applicable to individual customers.
  - Collects required financial information from the customer, with diligent follow up as needed to ensure timely receipt.
  - Requests, gathers, pulls and organizes requisite information such as credit reports, O&E's, UCC Lien Searches, certificate of good standing, verification of paid property taxes and insurance.
  - Delivers a complete and organized loan package to the Relationship Manager that contains all of the requisite information to underwrite the loan request.
  - Mails appropriate applications and disclosures.
  - Provides system support (LoanVantage and Mark IV)
  - Processes consumer and small business loan applications in Mark IV.
  - Based on level of experience, may independently spread financials (business and personal) and draft credit presentations, commitment letters, plan of action memos, and annual relationship reviews for review by the Relationship Manager.
- Packaging/Application:
  - Responsible for preparation of appropriate application.
  - Reviews credit application packages for adherence to credit policy by verifying purpose, lending authority, compliance regulations, collateral requirements, etc.
  - Reviews approved credit application packages to determine appropriate research necessary to ensure proper collateral position.
  - Verifies LTV, reviews UCC searches, trust agreements, partnership agreements, etc. as required.
- General SBA Processing:
  - Orders and reviews Brokers Opinions & Opinion Letters, residential appraisals, title work, surveys, equipment and real estate evaluations, flood checks, as well as other reports and information necessary to verify and value potential collateral.
  - Evaluates all reports and information received with respect to collateral evaluation and verification to determine if terms and conditions of the credit approval will be met.
  - Manages certain vendor relationships to ensure service standards are being met and escalates service issues to appropriate management.
  - Serves as liaison with Legal Department and outside counsels as necessary.
- Facilitates proper loan documentation, closing and disbursement:
  - Acquires all necessary documentation from the customer for the closing of the loan, as directed by policy and procedure.
  - Prepares paperwork to be presented to Loan Operations for the creation of legal documents.
  - Independently identifies and manages documentation risk for the bank.
  - Negotiates and provides substantive input into the decision process, and makes appropriate documentation decisions.
  - Prepares all necessary documentation, including application and closing.
  - Determines loan and compliance documentation required to request SBA approval and perfect the bank's interest in the collateral.
  - Prepares application, loan and compliance documentation necessary to protect the bank's interest utilizing SBA processing software and/or other systems.
  - Consults with counsel on documentation requirements as necessary.
  - Stays current on general banking and SBA laws/regulations affecting appropriate loan documentation and perfection of collateral.
  - Maintains working knowledge of Title Commitments for residential and commercial properties, to include ordering the commitment with all proper endorsements, ensuring timely receipt of the commitment (including copies of all exceptions), review of the final commitment for acceptability, and receipt of the final Title Policy.

- Closes loans with the customer, with Relationship Manager participation on more complex transactions.
- Oversees proper disbursements of SBA loans and creates/maintains appropriate loan files.
- Ensures compliance with bank policy and banking regulations; maintains HMDA reporting controls for assigned portfolio.
- Ensures loan is properly boarded on the Horizon system.

- Assists with the routine review and administration of loans:
  - Assists in providing portfolio maintenance and loan administration in accordance with bank policies to include releasing liens such as titles, mortgages, paid notes, etc.
  - Assists in handling follow-up and collections for delinquent and problem loans.
  - Assists in obtaining timely receipt of required financial reporting and hazard insurance certificates.
  - Manages daily NSF/OD issues for assigned portfolio(s), obtaining officer approval as required.
  - Handles requested monetary transactions (transfers, advances, wires, etc.), obtaining officer approval as required.
  - Ensures accurate records are maintained in customer files and documents are scanned properly and legibly.
  - Ensures that the financials are signed and initialed before sending to loan ops for scanning
  - Balances Monthly GL and DDA accounts for the SBA Dept to be delivered to the Accounting Dept.

Business Development: supports the Relationship Manager will activities associated with developing new sources of revenue for the bank.

- Is visible and maintains relationships with centers of influence in the community.
- Possesses working knowledge of all bank products and services.
- Assists the Relationship Manager in developing new business term sheets, applications, eligibility determinations and presentations.
- Participates in prospect calls as requested.

Personal Development: actively manages career and continuous improvement.

- Own personal development.
- Participate in company-sponsored training.

Other:

- Supports strategic plan and company initiatives.
- Supports other functional areas to ensure adequate banking assistant coverage.

Non-Essential Duties:

- Participates in cross-training activities.
- Performs other duties as assigned.

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

- 5+ years experience preparing SBA loan documents and completing SBA loan processing, including experience with due diligence related to SBA loans.
- 5+ years experience with commercial real estate, title work, surveys, construction lending & loan documentation preferred.
- Thorough knowledge of commercial loan products, SBA loan products, business loan sales and underwriting processes.
- 5+ years SBA and Bank compliance experience preferred.
- Excellent knowledge of laws and regulations affecting appropriate due diligence, excellent knowledge of real estate lending, loan documentation & perfection of collateral.
- Able to act independently in a high volume environment.

- Experienced in acting independently in carrying out requirements of post-approval process in a high volume environment.
- Experience in identifying documentation risks, addresses, and /or negotiating them to resolution as well as determining when to elevate risk situations to the appropriate individuals.
- Experience with having the requisite authority to recommend not to document and fund a loan that does not comply with established policy or regulations.
- Experience in protecting the integrity of the SBA fulfillment process critical to the overall success of the program.
- Proficient in Mark IV
- Strong computer skills and Microsoft products
- High School diploma or equivalent experience

Specifications:

Types of Decisions: The SBA Loan Assistant/Closer will be called upon to support the lender in all administrative and customer service tasks, insuring all regulations, policy and procedures are maintained. Determine customer's needs and cross-sell services, both lending and deposit. Exercise independent judgment in determining the status of paying or returning checks on customers' accounts and clearing documentation exceptions. Analyze active line of credit accounts for possible restructure, principal repayment, and advance requirements. Analyze borrowing base credits for advance borrowings.

Consequences of Errors:

- Unlimited dollar loss, risk of lawsuit, and/or risk of governmental fines if documentation is inaccurate.
- Errors may have a significant adverse effect on relationships with customers, other departments of the bank, regulatory authorities, employee morale and turnover of staff.

Contact with Others:

Unlimited contact with customers, employees, internal and external auditors/examiners, Secretary of State, bank management 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 banks image in mind at all times.

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

	SBA Banking Assistant/Closer 1	SBA Banking Assistant/Closer 2	SBA Banking Assistant/Closer 3 (Senior)
FLSA	**Non-Exempt**	**Non-Exempt**	**Exempt**
Officer Title	**NA**	**NA**	**NA**
Scope and Complexity of Work	Handles basic transactions under direction of Relationship Manager or more senior Banking Assistants; assists Relationship Manager with responsibilities outlined in job description; participates in loan closings with Relationship Manager support	Receives minimal direction from Relationship Manager. Transactions require moderate problem solving skills. Acts independently. Conducts uncomplicated loan closings without Relationship Manager support.	Receives little or no direction from Relationship Manager; transactions require complex analysis and problem solving skills; acts independently; provides guidance on loan documentation requirements; insures procedures are maintained; initiates change in procedures for increased performance; supports standardization efforts and efficiency measures; may independently prepare financial statement analysis and credit loan presentations, including collateral analysis; maintains commercial construction loans including draw controls, repayments, renewals, supporting documentation, etc.;
Customer Interaction	Handles basic communications, questions and other interactions with the customer with the direction of Relationship Manager or more senior Banking Assistant	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	May train new hires; answers difficult questions posed by less experienced SBA Banking Assistants/Closers; acts as a mentor to less experienced SBA Banking Assistants/Closers
Knowledge	Working knowledge of bank compliance issues, loan policy and procedures, and SBA Standard Operating Procedures.	Solid knowledge of assigned functions, compliance (including HMDA reporting requirements), loan policy and procedures, and SBA Standard Operating Procedures.	Comprehensive to expert level of knowledge of assigned functions, compliance (including HMDA reporting requirements), loan policy and procedures, SBA Standard Operating Procedures, disaster recovery; exceptional technical skills including thorough knowledge of all products and procedures (including Account Analysis), title commitments, credit analysis and regulatory reporting
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 to 3 years experience in commercial bank or financial services industry, with at least half of that time focused on SBA loans; computer skills including Microsoft Word, Excel, Access, and intranet; strong mathematical skills including interest calculations	4 to 6 years experience in commercial bank or financial services industry, with at least half of that time focused on SBA loans; 2 years loan documentation experience, with at least half of that time focused on SBA loans; computer skills including Microsoft Word, Excel, Access, and intranet; strong mathematical skills including interest calculations	7 years experience in commercial bank or financial services industry, with at least half of that time focused on SBA loans; 4 years loan documentation with emphasis in construction lending, with at least half of that time focused on SBA loans; computer skills including Microsoft Word, Excel, Access; and intranet; strong mathematical skills including interest calculations.
Preferred Experience	Experience in a financial services customer service environment; Loan Operations experience; experience with Horizon software	Experience in a financial services customer service environment; Loan Operations experience; experience with Horizon software	Experience in a financial services customer service environment; Loan Operations experience; experience with Horizon software