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**Job Title:** Loan Processing Analyst I  
**Program:** Access Plus Capital (APC)  
**Reports To:** Loan Processing Manager  
**FLSA Status:** Non-Exempt  
**Range:** 7  
**Job Code:** 05654

**Revised:** 1/12/2023

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**SUPERVISORY RESPONSIBILITIES**

None.

**SUMMARY**

Under the close supervision of the Loan Processing Manager, the Loan Processing Analyst I assists with the pre and post-approval processing of loan files and applications, and perform various administrative duties.

**DUTIES AND RESPONSIBILITIES/ESSENTIAL FUNCTIONS**

Creates loan files and applicable checklists ensuring file compliance measures are met.

Communicates with staff and clients to obtain all necessary documentation for loan file.

Works closely with Underwriters, Loan Processors, Borrowers, Loan Officers, Brokers, Escrow and Title officers on all aspects of commercial loan production for a smooth loan funding process.

Reviews title reports and other underlying documentation and determine any required endorsements needed on collateral property by addressing all items to determine their effect on the lien status of Bank and coordinate any required resolution to perfect Bank security interest.

Ensures file/documentation is complete, error-free, and conforms to APC credit policy and credit approval memo.

Maintains clear understanding of credit policy at all times.

Prepares loan closing documents using Laser Pro documentation software.

Prepares disbursement requests, obtaining management sign-off for deployment of funds.

Establishes, maintains, and updates files, databases, records, and/or other documents for recurring internal reports.

Orders title reports, work with escrow officers in the transfer of business and real property ownership.

Releases collateral, including re-conveyance of deeds and title lien releases.

Performs administrative duties including credit reporting, preparation of purchase orders, customer billing, coordination of board and loan committee meetings, and DMV visits.

Maintains electronic files, follow-up for post-closing pending items and prepares files for internal and external audit.

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Loan Processing Analyst I (05654), Access Plus Capital

Performs other duties as assigned.

**QUALIFICATIONS**

To execute this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION:**

Associate's degree in Business Administration, Finance, Accounting, Economics, or related field required. Additional work experience may substitute required education on a year-by-year basis.

**EXPERIENCE:**

Minimum of two (2) years of experience as a loan processor at a bank, economic development organization or Community Development Financial Institution.

**OTHER QUALIFICATIONS:**

Proficient in Microsoft Office Suite, Adobe Acrobat, and related business software.

Motivated and detail-oriented, able to complete projects to specifications and meet established deadlines.

Excellent oral and written communication skills.

Displays strong analytical and problem-solving skills.

Demonstrated commitment to the work of community development and making a positive impact in the urban and rural business communities.

Experience with Laser Pro documentation software preferred.

Maintain a valid California driver's license, reliable transportation, and adequate auto insurance as required by State law.

Prior to employment must pass a criminal background investigation and credit history check. Maintain criminal clearance and acceptable credit history.

COVID-19 vaccination required within 60 days of hire, unless approved for religious or medical exemption.

**PHYSICAL DEMANDS**

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 accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit; use hands to finger, handle, or feel; and talk or hear. The employee frequently is required to stand, walk, and reach with hands and arms. The employee is occasionally required to stoop, kneel, crouch, or crawl. The employee must regularly lift and/or move up to 10 pounds, frequently lift and/or move up to 25 pounds, and occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.

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**WORK ENVIRONMENT**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is occasionally exposed to outside weather conditions. The noise level in the work environment is usually moderate.

**Note:** *The statements herein are intended to describe the general nature and level of work being performed, but are not to be seen as a complete list of responsibilities, duties, and skills required. Also, they do not establish a contract for employment and are subject to change at the discretion of Fresno EOC.*

Program Approval: _____ ID #: _____	Human Resources: _____ ID #: _____
Date: _____	Date: _____