Company Overview:
Are you a freakin ray of sunshine? Because we ARE! Tucoemas is a positive, fun workplace where creative Team Members love working together, learning new things, and leading by example. This is our 3L culture: Loving, Learning, Leading! We’re serious about being awesome but don’t want to take ourselves too seriously. If you think you are a good fit for our 3L culture, let’s share a few more details about what you would do:

Position Purpose:
The primary purpose of this position is to help Tucoemas live out our commitment from our Mission Statement, “dedicated to providing members valuable and convenient products and services to help improve their financial security.” An essential missional behavior is identifying members’ financial needs and recommending solutions to improve their financial security.

POSITION SUMMARY:
Are you described as someone with an inquisitive mind and a thirst for knowledge? Do you enjoy researching and verifying information? Do you strive to go above and beyond to ensure a seamless experience? If so, being a Business Loan Documentation Specialist could be for you.

Our Business Loan Documentation Specialist is responsible for developing, documenting, closing, funding, booking, and maintaining the ongoing servicing of the business loan portfolio while ensuring that each business loan complies with loan policy and regulatory requirements, as well as contributing to the meeting of business loan department goals and objectives. Assures compliance with all Tucoemas policies and procedures, as well as all applicable state and federal banking regulations. The ideal candidate for this role reflects these key elements:

1. Live out our Core Values with every member and team member in every interaction.
   - Stop doing stupid things.
   - Be the sunshine today.
   - Sweep your own doorstep.
   - Be awesome!
   - It takes a village.
   - Champion in the arena.

2. You are a service-oriented team member who can communicate with all internal and external parties needing loan assistance.

3. You are knowledgeable about credit union business products and services to identify the members’ needs and build relationships following our mission.
**Essential Responsibilities:**

*Essential Responsibilities, % of Time Spent.*

- You love to say, “It’s been my pleasure”! Because you’ve excelled at service when assisting members by phone. 35%.
- You have a true passion for service and a commitment to go above and beyond by accepting ownership for all service interactions. 35%
- Conduct loan funding and other administrative and clerical tasks to process the loan. 20%
- You want to learn and develop your skills through training, practicing, and research. 10%

**Essential Functions:**

- Interact with business loan originators, attorneys and other personnel to coordinate loan document preparation, closing and funding.
- Review loan requests against loan approvals and verify that the request has been approved by the appropriate lending authority.
- Prepare loan document requests for closing in a timely and accurate manner.
- Review all documentation and analyze loan approval packages for completeness, accuracy and adherence to regulatory requirements, Tucoemas policies and department procedures.
- Conduct pre-closing review to ensure internally or externally prepared loan documents comply with approval and credit union policy and that pre-closing conditions are met.
- Recommend changes to management for process improvement based on file review findings and trends.
- Tracks and obtains all outstanding post-closing documentation. 
- Obtains appraisal quotes, engages appraisers and completes appraisal review documentation.
- Orders and reviews preliminary documents as requested based on collateral type, including title commitment policy, flood determinations/insurance, UCC searches, and RE Tax monitoring, property insurance and entity documents.
- Conduct quality control review of loan documents and loan bookings processed by others for accuracy and completeness.
- Perfect collateral accurately and timely to ensure banks lien position based on credit approval

**ESSENTIAL QUALIFICATIONS, EXPERIENCE/SKILLS, AND ABILITIES:**

**Required:**

- This position necessitates the individual to be detail-oriented, well-organized and possess excellent communication and customer service skills
- Ability to work independently and work well within a team environment
- Proofread and verify written materials. Maintain accuracy by remaining detail-focused
- Multi-task well in a deadline-driven environment
- Knowledge of Microsoft Office
- Analytical skills are a must
Desired:
- Minimum of three years of banking or related experience or education.
- High level of organizational skills and attention to detail.
- Must be able to identify priorities, deadlines, and determine work schedule to meet those deadlines.
- Organization and efficiency are an essential aspect of this position.
- Proficiency with Excel and word is required.
- Must have basic knowledge of loan documentation and operation.
- Willingness and flexibility to work in a team environment.
- A High School diploma or equivalent is required.
- Associate or Bachelor’s degree is preferred.
- One (1) year experience in commercial lending and/or loan administration is a plus.

Work Environment:
- Indoor work environment. Working conditions include attendance at meetings held before and after regular business hours.
- Perform the following with or without reasonable accommodation: stand, sit, kneel, reach, light work lifting-carrying, and/or pushing 25 lbs. See (near and far) for reading data on a computer screen, hear and talk ordinary conversation and telephone calls.
- Travel to other branches for training or staffing as needed.
- Approximately 90% of this position’s duty requires computer use.
- Ability to maintain regular, punctual attendance consistent with the ADA, FMLA and other federal, state and local standards.

COVID-19 considerations:
Tucoemas exceeds all CDC-recommended COVID-19 precautions with a mandatory vaccine policy in place.

POSITION CONTENT:
This job description is not intended and should not be construed as an all-inclusive list of all the responsibilities, skills, or working conditions associated with the position. While it is designed to accurately reflect the position activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.

Equal Employment Opportunity
Tucoemas is an equal-opportunity employer. We are committed to a work environment that supports, inspires, and respects all individuals without regard to race, color, religion, sex, pregnancy (including childbirth, lactation, and related medical conditions), national origin, age, physical and mental disability, marital status, sexual orientation, gender identity, gender expression, genetic information (including characteristics and testing), military and veteran status, and any other characteristic protected by applicable law. If you need assistance or accommodation due to a disability, you may contact us at 559.737-5747.