

# Oxford Bank & Trust

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## Consumer Loan Processor

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*Oxford Bank & Trust has an exciting new opening for a Consumer Loan Processor to support our Consumer Loan Department.* This position will be focused on supporting various lending and operational duties with the processing, documentation funding and servicing of all consumer loans, including our manufactured housing program. Prompt and accurate processing and funding of loans is a key part of this position and paramount to the Bank's successful lending process. This individual will consistently ensure that excellent customer service is provided to both internal and external customers as well as originating loans sources.

**To be considered for this position, candidates must submit a cover letter & resume, including salary requirements to [hr@oxford.bank](mailto:hr@oxford.bank) /fax:(630)424-2925.**

### **Responsibilities**

- Process loan applications within Decision Pro with accuracy
- Accurately prepare detailed loan documentation & reports using Laser Pro software
- Review files prior to funding to insure all requirements, stipulations and all other required information is correct and matches lender approval
- Follow up with loan sources for missing documentation and/or additional information
- Conduct thorough telephone interviews with borrowers at time of closing
- Fund and disburse all types of Consumer Loans and Manufactured home loans
- Process applications for titles and maintain follow up
- Insure direct loans from branches are handled in a timely manner
- Perform HMDA update-review ensuring quality and accuracy
- Quality control of processes necessary to maintain a consistent work flow
- Loan file preparation and organization
- Comply with all bank policies, procedures and regulatory guidelines
- Handle incoming calls from loan sources or borrowers that inquire about their loan status, consumer loan pay offs and loan servicing questions
- Handle special request and projects as directed by department manager
- Complete all bank training including all assigned online compliance training
- Pull and file loan files as needed, including annual file room organization and clean up
- Under direct supervision of the VP, Consumer Lending, this position also regularly takes direction from Senior Loan Processor
- Manage confidential material in a professional, highly ethical manner
- Provide coverage at the front desk as necessary to back up the Corporate Receptionist upon request
- Understand and adhere to Oxford Bank's Core Values
- Other duties as assigned

## **Skills/Education**

- Minimum 3 years of Consumer loan processing and funding experience
- High School diploma or equivalent, some college coursework preferred
- Knowledge of current state and federal lending laws and regulations applicable to Consumer Lending.
- Knowledgeable about all phases of loan documentation proper document filings and detail follow up
- Ability to perform basic business math accurately
- Performs well in a very rapid moving environment
- Excellent verbal and written communication skills
- Proficient with Microsoft Office products (Word, Excel, Outlook)
- Experience with Laser Pro/Decision Pro
- Self-motivated with exemplary organizational skills and priority alignment
- Exceptional attention to detail and accuracy
- Strong interpersonal skills and ability to build and maintain professional relationships with internal and external customers
- Work independently and consistently meet critical deadlines

**Oxford Bank offers an excellent benefit package for full time employees, which includes 401k, medical/dental, life insurance and more!**

The physical demands described here are representative of those that must be met to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform essential functions.

While performing the duties of this job this individual is regularly required to walk, sit, talk, hear, use their hands and fingers (manual dexterity), use a telephone, push, pull, press, and occasionally lift and /or move up to 25 pounds. The employee is occasionally required to climb, balance, stoop, kneel, crouch and use a stepping stool. Specific vision abilities required by this position include, close vision, and the ability to adjust focus.

\*Oxford Bank & Trust will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.

Candidates for hire will undergo Credit and Criminal Background Checks as well as Drug Testing. Applicants must have a good credit history to be considered for this position.

**Oxford Bank & Trust is a Drug Free Workplace.**

**Oxford Bank & Trust is an Equal Opportunity Employer. All qualified applicants will receive consideration without regard to race, color, religion, age, ancestry, citizenship, sex, sexual orientation, gender identity, national origin, marital status, genetic information, physical or mental disability, veteran status or any other characteristic protected by law.**