



Job Posting

POSITION TITLE	SBA Coordinator
DEPARTMENT / LOCATION	Cedar Park
SALARY	Commensurate with Experience
FLSA STATUS	Non-Exempt
POSTING DATE	04/16/2021

R Bank's foundation is our community, our customers, our employees, our shareholders and our bankers. We are a locally owned and operated business with a value proposition of developing a high touch relationship with our customers while providing high tech solutions to their financial needs. The technology that we employ allows us to provide a state of the art banking experience in a relaxed environment.

GENERAL DESCRIPTION/PURPOSE:

This position plays a key role in the production of SBA loans and is responsible for all activities including, but not limited to, the packaging and closing of SBA loans. In addition, the SBA Coordinator will assist the Director of SBA Lending with other duties as instructed.

The requirements listed below are representative of the knowledge, skill, and/or ability required. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The competence of the employee in performing his or her job duties will be demonstrated, maintained and improved on an ongoing basis.

The statements contained in this position description reflect the general duties considered necessary to describe the principal functions of the job as identified, and shall not be considered a detailed description of all the work requirements that may be inherent in the position.

DUTIES AND RESPONSIBILITIES:

- Heavy interface with borrowers to collect and verify all information and documents necessary to package and close the loan
- Data entry in SBA loan processing software to generate all required SBA forms and documentation.
- Assemble loan packages and files.
- Boards new loans to system and processes requests for loan advances.
- Maintain loan files on existing loans.
- Utilize SBA SOPs to ensure loans conform to SBA policy at all times.
- Review all loan packages including proper approval authority, entity documentation,

promissory notes, security instruments, loan agreements, lien instruments, title commitments/real property searches, appraisals, contracts, UCC searches, insurance policies, surveys, and environmental reports.

- Process SBA and other commercial loans through closing and disbursements with strict adherence to SBA and other lending policies and procedures.
- Determine post underwriting requirements needed for SBA and other lending submission.
- Order Flood, Title Commitments, UCC Searches, Environmental Reports, Appraisals, and Attorney loan documents
- Coordinate loan closings with attorneys, borrowers and lenders including closing loans when necessary
- Prepare loan package for submission to Doc Prep if not attorney prepared
- Assist lenders with exceptions and letters
- Coordinate advance requests for construction loans by ordering inspections
- Process advances on construction loans
- Prepare/Organize closed loan packages for processing by Loan Operations
- Obtain Credit Reports and OFAC Check as requested by Lenders
- Create periodic queries from loan core system as requested by Lenders
- Scan and index loan packages
- Track collateral exceptions on new or renewed loans and load to collateral tracking system for review and indexing by Loan Administration Officer
- Monitor collateral insurance, including general liability, hazard, and flood insurance to ensure that all collateral is adequately covered.
- Monitor exception reports to clear exceptions in a timely manner
- Complete other duties as assigned

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:

- High school graduate or equivalent. Preferred, but not required, two or four year college degree.
- Minimum of 5 years of branch banking experience including a general knowledge of branch operations preferred, but not required.
- Minimum 5 years of commercial lending experience required that includes processing, closing, perfecting liens, etc.
- Minimum 5 years of SBA lending experience.
- Ability to exhibit a warm, friendly, approachable personal style and deal effectively with the customers' or visitors' questions.
- Ability to organize and manage multiple priorities.
- Must demonstrate professionalism in dealing with customers, managers, and co-workers.
- Ability to maintain composure under pressure.
- Ability to answer telephones in a professional, friendly and courteous manner.
- Ability to speak in a clear and understandable manner and write legibly.
- Ability to read, understand and carry out verbal and written instructions and to request

clarification when needed.

- Ability to work efficiently and accurately in an atmosphere of frequent interruption.
- Proficient in arithmetic, Bank practices and procedures, and departmental rules and regulations.
- Ability to be self-motivated person with an outgoing, pleasant, sales-oriented personality.
- Excellent typing and work processing skills. Ten-key calculator, typewriter and keyboard skills. Familiarity with loan origination software, word processing, database management and Internet based software programs.

PREFERRED KNOWLEDGE, SKILLS, AND ABILITIES:

- Ability to speak Spanish

PHYSICAL AND MENTAL 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 talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle or feel; reach with hands and arms; climb or balance; stoop, kneel, crouch, or crawl. The employee must frequently lift and/or move up to 25pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

BENEFITS PACKAGE:

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, and EAP. You can learn more about R Bank and our services at www.r.bank.

APPLY:

If you meet all of the minimum qualifications for this position and would like to apply, please email updated resume to humanresources@r.bank or you may upload via www.r.bank.

R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, sexual orientation, age, veteran status or disability.