LAKEVIEW BANK
POSITION DESCRIPTION

TITLE:	Senior Loan Administrator	**LOCATION:**	Lakeville
FLSA:	Exempt	**SEGMENT:**	Lending / Loan Operations
CATEGORY:	Full Time	**REPORTS TO:**	EVP Operations/CFO

SUMMARY

The Senior Loan Administrator provides administrative and operational support to the Lakeview Bank Lending team across commercial, agricultural, construction, and consumer lending activities. This position coordinates loan closings, prepares and reviews loan documentation, supports portfolio administration, and ensures regulatory compliance throughout the loan lifecycle. The Senior Loan Administrator serves as a key resource to lenders and staff and as a senior resource to the loan administration team by providing guidance on processes, assisting with complex issues, and promoting collaboration and consistency across lending operations. Must be a collaborative team player who supports the Mission, Vision, and Values of Lakeview Bank.

RESPONSIBILITIES AND DUTIES:

Loan Closing & Documentation

- Analyze the approved loan request to determine the documents needed to complete the request
- Prepare, review, and process loan documentation including promissory notes, security agreements, mortgages, guarantees, and related closing packages.
- Coordinate with attorneys, title companies, appraisers, insurance agents, and other third-party vendors to facilitate timely and accurate loan closings.
- Ensure all loan files are organized, complete, and scanned into document imaging system.

Loan Processing & Portfolio Administration

- Process loan bookings, funding disbursements, renewals, modifications, and payoffs in the Bank's core system in a timely and accurate manner.
- Review executed loan documents for accuracy, completeness, and proper execution prior to booking.
- Maintain collateral, insurance, flood determination, UCC, and real estate tax records, ensuring timely renewals and updates.
- Support portfolio administration activities, including participation loans, construction draws, collateral tracking, and escrow analysis.
- Maintain paid loan files and related documentation in accordance with Bank policies and record retention requirements.

Customer Service & Lender Support

- Serve as a responsive and professional point of contact for borrowers, lenders, and third parties regarding loan servicing inquiries, documentation requests, and account questions.
- Support lenders with ongoing portfolio management, including preparation of borrower correspondence, loan write ups, proposals, payoff quotes, and account maintenance requests.
- Partner with lenders and internal departments to deliver a seamless borrower experience and resolve issues in a timely manner.
- Identify opportunities to improve processes, efficiency, and the borrower experience within lending operations.

Compliance & Risk Management

- Support regulatory reporting requirements, including HMDA reporting and SBA loan administration.
- Ensure all loan documentation, processing, and administrative activities comply with applicable Bank policies, state and federal lending regulations, and investor guidelines.
- Assist with internal loan reviews, audits, and regulatory examinations by preparing requested documentation and responding to examiner inquiries.

Team Collaboration & Operational Support

- Serve as a resource to the loan administration team by providing guidance on processes, assisting with complex issues, and promoting consistency across lending operations

- Act as a liaison between Lending, Deposit Operations, Cash Management, and other internal departments to support loan department workflow priorities and departmental goals.
- Supports training, mentoring, and onboarding by providing guidance to less experienced loan administration staff as needed.

ADDITIONAL RESPONSIBILITIES:

All other duties as required.

STAFF DEVELOPMENT

- Consistently applies good decision-making techniques pertaining to inquiries, approvals, and requests as they apply to existing policies and procedures, using these instances as learning tools for professional development.
- Plays an active role in supporting a collaborative team culture through excellent verbal and written communication skills.
- Treats people with respect; keeps commitments; inspires the trust of others; works with integrity and ethically; upholds organizational values; accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; promotes a working environment free of harassment of any type; embraces a diverse workforce.
- Performs the position safely, without endangering the health or safety of himself, herself, or others; will report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SUPERVISORY RESPONSIBILITY

The Senior Loan Administrator position does not currently include direct supervisory responsibilities. The role is expected to provide leadership, guidance, and support to the loan administration team by serving as a resource for questions, assisting with problem resolution, fostering collaboration, and promoting consistency in processes and service standards. However, should the need arise for supervisory responsibilities, the incumbent will carry out supervisory responsibilities in accordance with the Bank's policies and applicable laws, ensuring adherence to EEO guidelines.

ENVIRONMENT AND PHYSICAL ACTIVITY

- The environment for this position is an open office that is mostly clean and comfortable.
- The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 25 pounds), seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, and reaching.
- The incumbent for this position may operate any or all of the following: telephone, cellular telephone, copy and fax machines, adding machine (calculator), computer terminal, personal computer and related printers.
- 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.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, verbal and written communication, analytical reasoning, stress, and multiple concurrent tasks.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

Required

- High school diploma or equivalent required; Associate's or Bachelor's degree in Business, Finance, Accounting, or a related field preferred.
- Three or more years of experience in commercial lending, loan administration, or loan processing, with exposure to commercial real estate, agricultural, construction, or commercial operating loans.
- Working knowledge of loan documentation requirements, collateral perfection, and regulatory compliance applicable to commercial and consumer lending.
- Knowledge of commercial, construction, real estate and consumer processing.
- Knowledge of related state and federal lending and compliance regulations, and other Bank lending policies.
- Strong organizational skills and meticulous attention to detail, with the ability to manage multiple priorities and deadlines simultaneously.
- Proficiency with Microsoft Word, Excel, and Outlook.
- Proven customer service ability
- Strong written and verbal communication skills with a commitment to professional, responsive customer service.
- Ability to work independently and as part of a collaborative team in a fast-paced environment.

Preferred

- Experience with LaserPro loan documentation software and/or Jack Henrycore banking system.
- Familiarity with construction loan administration, including draw processing and disbursement management.
- Experience supporting lenders in a community bank environment.
- Current Minnesota driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

The incumbent must be able to perform this position safely, without endangering the health or safety of himself, herself, or others.

Management reserves the right to change this position description at any time according to business needs.