



Job Title: Credit Analyst/Mortgage Underwriter/Loan Review Specialist

Department: Lending

Days/Hours of work: M-F 8:00 a.m.- 4:30 p.m.

Location: Francesville

Reports to: Chief Lending Officer

Position Type: Full-time

Classification: Exempt

Summary

Responsible for analyzing credit information of clients and determining credit worthiness and associated risk for all loans. Examines loan documentation to ensure accuracy, completeness, and compliance with internal and regulatory guidelines, as part of an internal loan review.

Essential Functions

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

- Prepare and update reports
- Underwrite residential mortgage, small business, and consumer loans per policy guidelines
- Stay up to date on regulations and residential mortgage product requirements
- Prepare written analysis of all commercial loans
- Collaborate with commercial bankers and mortgage loan originators and loan operations specialists to facilitate analysis, underwriters, and closing of loans
- Promote the bank's products and services
- Strive to meet/exceed established Department and individual goals while taking ownership of achieving those goals
- Contribute to a positive working environment that facilitates exceptional service and employee engagement
- Participate in volunteer activities
- Ensure continuous training and development for self
- Follow policies and procedures to protect the bank from risk and exposure

Competencies

- Alliance Bank core values: Be Responsive, Have Integrity, Be Secure, Deliver Value, Be Reliable
- Accuracy
- Ability to work within deadlines
- Analytical
- Critical thinking
- Organization
- Verbal and Written Communication Proficiency

Supervisory Responsibility

This position has no supervisory responsibilities.

Work Environment & Physical Demands

This job operates in a clerical office setting and routinely uses standard office equipment. This position requires manual dexterity and the ability to lift, bend, or stand as necessary.

Position Type/Expected Hours of Work

This is a full-time position. Full-time employee must work 35-40 hours per week on average to maintain full-time status.

Education and Experience

- Associate's Degree preferred
- Related experience required

AAP/EEO Statement

Alliance Bank is an Equal Employment Opportunity Employer.