

LOAN PROCESSOR

Department: Central Services
Location: Collierville, TN
FLSA Classification: Non-Exempt
Revision Date: July 2026

The Loan Processor is responsible for the preparation of complete, accurate loan documentation for closings. This role ensures all required information is obtained, verified, and organized in accordance with internal lending policies and regulatory requirements. The Loan Processor reports directly to the Loan Processing Manager.

Essential Functions

- Prepare and process all bank loan types
 - Disclose properly within stated regulatory guidelines.
 - Order and track all supporting documentation, including but not limited to:
 - Flood certifications
 - Appraisals/evaluations
 - Title work
 - UCC Searches
 - Payoffs
- Coordinate loan closing with Lender, Borrower, Attorneys, and other necessary parties
- Process loan documents according to Bank Loan Policy. Review loan package with Lender prior to closing.
- Identify professional development opportunities and provide consistent performance feedback.
- Build and maintain positive working relationships with internal and external business partners.
- Maintain knowledge of and compliance with bank policies, procedures, and all applicable laws and regulations.
- Demonstrate and communicate the Bank's commitment to a culture of professionalism, compliance, high ethical standards, integrity, and respect.

Required Skills

- Strong understanding of loan documentation requirements, including title work, appraisals, insurance, and closing documentation.
- Knowledge of collateral documentation such as deeds of trust, UCC filings, title work and related requirements.
- Familiarity with regulatory requirements impacting lending operations (TRID, HMDA, flood insurance regulations, Reg B, etc.)
- Strong knowledge of bank policies, procedures and practices and applicable laws and regulations.
- Ability to identify potential risk or documentation deficiencies and escalate concerns appropriately.
- Strong analytic, critical thinking, and problem-solving skills, with a high level of attention to detail.
- Excellent communication and interpersonal skills
 - Professional verbal communication skills, both in person and via telephone.
 - Attentive and active listening skills.
 - Strong writing skills, demonstrating clarity and accuracy in vocabulary, grammar, spelling, and punctuation in all written correspondence and documentation.

- Ability to maintain strict confidentiality and handle sensitive financial information.
- Proven time management and organizational skills; able to effectively handle multiple priorities while maintaining a commitment to accuracy and timeliness.
- Excels in a team environment, with the ability to build and maintain professional working relationships.
- Ability to effectively and efficiently learn all necessary Bank software, systems, and platforms.
- Proficiency with operating/navigating loan origination systems and documentation preparation platforms.

Qualifications

- High school diploma or equivalent required; associate or bachelor's degree preferred.
- 3-5 years of experience in loan processing or related banking field.

Travel

- Occasional travel to other BankTennessee facilities is possible, as well as occasional travel possible to non-Bank facilities for professional development opportunities, community engagement activities and other events.

Physical Demands

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is frequently required to stand or sit; kneel, stoop, or squat; use hands or fingers to handle or feel objects, tools or controls; reach with hands and arms; and talk or hear. The employee is occasionally required to walk and climb stairs. The employee must occasionally lift and /or move up to 25 pounds. Specific vision abilities required by this job include close vision, peripheral vision, depth perception and the ability to focus.

Work Environment

The Bank's professional working environment requires employees to communicate effectively, both verbally and in writing. Employees must demonstrate strong interpersonal skills when working closely with internal business partners and external clients. Employees may be exposed to confidential and propriety information within the working environment, therefore, must uphold confidentiality at all times. Due to the possibility of being exposed to high-risk situations (i.e. robbery), detailed instructions and procedures are to be followed at all times to safeguard the Bank's employees, customers, and assets. Job is to be performed on site, within an assigned BankTennessee facility. This is not a remote position.

This job description is a general description of the types of responsibilities that are required of an individual in this job. It is not intended to cover or contain a comprehensive listing of all duties, responsibilities or activities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

BankTennessee is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, ancestry, national origin, sex, sexual orientation, religion, age, disability, genetic information, veteran status, or any other characteristic protected by State or Federal law.