



Commercial Real Estate Loan Assistant

Loan Center, 337 Broadway, Somerville, MA 02144

Position Summary:

This position performs a variety of administrative and clerical activities related to origination and servicing of Participation Loans, Construction Loans and Multi-Family/Commercial R.E. loans in conformance with established Bank policies and procedures.

Primary Responsibilities:

- Process, organize and input all Commercial R.E. and Construction loan applications into the Encompass loan origination software. Order credit reports, appraisal reports, flood certifications, title examinations and process and track progress of all related documentation. Insure that all related fees are paid and collected.
- Prepare loan proposal letters and loan commitment letters.
- Confirm that all loan commitment conditions are met. Coordinate loan closings with conveyancing attorneys and prepare loan closing documents.
- Complete final loan file information form, enter all commercial R.E. and Construction loans into the core processing system and electronically file the loan documentation.
- Perform post-closing audit on all loan packages returned to the bank by conveyancing attorneys.
- Set-up all Participation Loans in the bank's core processing system. Monitor and process payments and disbursements and forward to participant lenders.
- Maintain Construction Loan Status Report and construction loan advance schedules. Order date down endorsements and process construction loan advances. Update core processing system for maturing loan extensions.
- Reconcile monthly Construction Loan Status Report.
- Reconcile all general ledgers related to the Construction/Commercial Real Estate function monthly and submit to Finance Department.
- File maintain and convert construction to permanent loans in the core processing system.

Other Responsibilities Include:

- Assist lending department as needed.
- Performs all other loan duties as may be assigned or requested.

Education & Experience:

This job description is not a contract for employment. The tasks stated are the general and ordinary duties of the position and may be subject to change at any time due to business needs, staffing issues, banking requirements, reasonable accommodation or other reasons. From time to time other duties, both related and unrelated to your job description, may be assigned and, therefore, required and nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

- ▶ Bachelor's Degree
- ▶ Minimum of one year experience in Commercial R.E. Lending preferred.
- ▶ Must have good financial analytical abilities and demonstrate organizational skills.
- ▶ Must have excellent communication and writing abilities
- ▶ Ability to utilize various types of office equipment, including computer terminal.

Physical/Work Conditions:

In the performance of respective tasks and duties, the employee is expected to successfully perform the essential functions of the position. Reasonable employee accommodations for physical or mental disabilities will be considered on a case-by-case basis. While performing duties the employee is required to sit, bend, walk, talk, hear, pull, push, lift up to 20 lbs., and may be required to work evenings and/or weekends, attend remote meetings and/or to travel.

Company Conformance:

In the performance of respective tasks and duties, the employee is expected to successfully perform quality work within deadlines with or without supervision, interact professionally with other employees, customers and vendors (if applicable); work independently and as a team while understanding the necessity for communicating and coordinating work efforts with other employees and organizations and act in the Bank's best interests.

Bank Secrecy Act:

In the performance of respective tasks and duties, the employee is expected to maintain knowledge of and ensure compliance with Bank Secrecy Act regulations and all other regulatory, security and bank policies and procedures.

Privacy:

All personal and financial customer information will be maintained in compliance with laws and regulations designed to secure that privacy. It is expected that all bank employees will comply with the policies and procedures the bank has in place or face discipline up to and including termination of employment.

The Bank offers competitive wages and an excellent benefits package for full time employees, which includes Medical, Health Reimbursement Arrangement, Flexible Spending Account, Dental, Life, Disability, Retirement, a 401(k) plan and Continuing Education Reimbursement. For more information about Winter Hill Bank please visit our website at www.winterhillbank.com.

Interested candidates should forward their resume to:

Winter Hill Bank
371 Summer Street
Somerville, MA 02144
Attention: Christina O'Kane
Fax number (617) 629-3327

Or

E-Mail: csokane@winterhillbank.com

Winter Hill Bank is an equal opportunity employer - Minorities/Females/Disabled/Protected Veterans.