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Job Description

Summary:

A Loan Documentation Specialist I is an experienced, qualified individual who possesses a thorough understanding of the basic principles governing loan documentation and perfection of security interests. The Loan Documentation Specialist I is responsible for generating documentation, ensuring that the loan closes in a timely manner, and that all credit and collateral issues are resolved and properly documented. The specialist must have an understanding of documentation from both the business and collateral side. He/She must understand the basic concept of financial covenants contained in loan documents and will be responsible for ensuring the loan documents comply with all credit and collateral terms of the approval. He/She may also be required to draft amendments.

Responsibilities:

- To ensure that loans and renewals are closed in compliance with the Bank's loan policy and in compliance with any other requirements designated by the credit approval authority
- To review loan documents drafted by outside counsel to ensure that the documents satisfy the requirements of the appropriate credit approval authority.
- To accurately generate any and all required Loan Documents utilizing Laser Pro
- To draft and handle execution of partial releases, subordination of liens, etc. on standard bank forms, without the use of counsel.
- To take complete responsibility determining, communicating and reviewing all requirement collateral and loan documentation needed from the customer to be able to generate Loan Documents
- Review organizational documents, UCC searches, various insurance requirements and other third party documents to ensure conformity with bank standards
- Must be able to document the most common Small Business Collateral types: (No Doc/Express Funding Unsecured loans, Cash Secured, CD Secured, UCC secured, Vehicle secured, Letters of Credit, Guidance lines)
- Excellent verbal and written communication skills
- · Independent and self- motivated
- Strong organizational skills
- · Strong analytical skills
- · Ability to effectively manage time

Qualifications

Basic Qualifications:

- High School Diploma, GED, equivalent certification, or military experience
- 2 years of Banking experience

Preferred Qualifications:

- Bachelor's Degree
- At least 4 years of experience as a real estate/banking paralegal for a law firm or a title company.
- 2 years of banking experience with responsibility for commercial or small business loan documentation specific to Real Estate

At this time, Capital One will not sponsor a new applicant for employment authorization for this position.

No agencies please.

Capital One is an equal opportunity employer committed to diversity in the workplace.

Capital One promotes a drug-free workplace.

All qualified applicants will receive consideration for employment without regard to sex, race, color, religion, national origin, protected veteran status, or disability status.

Capital One will consider for employment qualified applicants with a criminal history in a manner consistent with the requirements of applicable laws regarding criminal background inquiries, including, to the extent applicable, Article 23-A of the New York Correction Law; San Francisco, California Police Code Article 49, Sections 4901-4920; Newark, New Jersey Ordinance 12-1630; and other applicable federal, state, and local laws and regulations regarding criminal background inquiries.

Job Operations

Primary Location United States-Texas-Plano-DFW-Plano People Center Bldg 2 (31062)

Schedule Full-time

Travel No

Job Posting

Unposting Date



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