1. Reviewed and verified income, credit reports and employment histories for each borrower.
2. Performed semi-annual account credit limit reviews and credit increase review requests from financial service and sales teams.
3. Organized and finalized loan applications for underwriter review.
4. Devised collection recovery strategies to resolve customer issues and delinquent cases.
5. Checked appraisals, title information and insurance documents for each property.
6. Reduced past due balances and bad debt by coordinating collection efforts with customer service, sales and billing departments.
7. Optimized credit approval and collection processes, improving operational efficiencies by over [Number]%.
8. Obtained and interpreted financial statements to assist in credit limit reviews.
9. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
10. Obtained and reviewed credit reports, credit references, credit insurance and financial statements to establish credit limits for new accounts.
11. Improved understanding of financial statements, which helped in assessing risk.
12. Recommended approval or disapproval of commercial, real estate or credit loans.
13. Adhered to banking standards and government lending guidelines for loan services.
14. Conducted financial review of customer lines of credit by assessing company financials and initiating credit application reviews.
15. Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
16. Placed customer accounts on hold due to past due payments.
17. Reviewed customer files on regular basis to make sure receivables were in sound condition.
18. Conducted presentations to upper management and executive teams for loan recommendations.
19. Contacted customers and requested financial documentation.
20. Minimized accounts receivable collections and reconciled customer billings and statements.