1. Optimized credit approval and collection processes, improving operational efficiencies by over [Number]%.
2. Organized and finalized loan applications for underwriter review.
3. Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
4. Checked appraisals, title information and insurance documents for each property.
5. Obtained and interpreted financial statements to assist in credit limit reviews.
6. Adhered to banking standards and government lending guidelines for loan services.
7. Devised collection recovery strategies to resolve customer issues and delinquent cases.
8. Performed semi-annual account credit limit reviews and credit increase review requests from financial service and sales teams.
9. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
10. Reviewed and verified income, credit reports and employment histories for each borrower.
11. Assisted senior-level credit officers with complex loan applications.
12. Recommended approval or disapproval of commercial, real estate or credit loans.
13. Reduced past due balances and bad debt by coordinating collection efforts with customer service, sales and billing departments.
14. Recommended loan approvals and denials based on customer loan application reviews.
15. Obtained and reviewed credit reports, credit references, credit insurance and financial statements to establish credit limits for new accounts.
16. Successfully closed average of [Number] loans per month.
17. Created strategies to develop and expand existing customer sales, which resulted in [Number]% increase in annual sales.
18. Reviewed and edited loan agreements to promote efficiency and accuracy.
19. Compiled database of loan applicants' credit histories, corporate financial statements and other financial information.
20. Complied with regulatory requirements, including Bank Secrecy Act, Anti Money Laundering, OFAC, USA Patriot Act, Privacy Act and Community Reinvestment Act.