



**Job Title:** Loan Document Review Officer  
**Reports to:** Chief Credit Officer  
**Department:** Operations  
**FLSA Status:** Exempt

**Summary:**

Performs commercial and consumer loan reviews and ensures adherence to general loan policy and to regulatory guidelines. Specifically, this position creates reports based on the review of the Bank's new and existing loan portfolio and presents results to Senior Management.

**Essential Duties and Responsibilities:**

- Reviews and analyzes new consumer and commercial loans verifying file is complete and compliant with all Bank policies and relevant regulations;
- Communicates analysis results to Senior Management;
- Responsible for removing daily exceptions on consumer and commercial loan documents and determining if documents to clear exceptions are accurate and correct;
- Responsible for tracking and updating all financial documents on all borrowers and guarantors;
- Reports the loan exceptions on the collateral and line exception reports on a weekly basis on the review of new loans and the existing loan portfolio;
- Responsible for efficiently replying to requests from Internal/External auditors and examiners;
- Performs follow-up to resolve and validate open issues noted during reviews or by internal/external auditors;
- Files all UCC financing statements on in house closed loans
- Continues all UCC filings on existing loan portfolio;
- Work with Loan Officers and assistants to resolve problems and answer questions;
- Works closely with the Credit Review and Loan Operations Department to ensure compliance with Bank policy, procedures and government regulations;
- Maintain the confidentiality of the Bank's customers;
- Remain current on and adhere to all regulatory required training;
- Attend various job-related courses or other general banking courses as required;
- Perform all other duties as assigned.

*Triumph Bank-Loan Document Review Officer*  
*Updated by: C. Duncan,*  
*Approved by:*

**Education/Experience:**

Bachelor's Degree from a 4-year college and 7-10 years related experience or equivalent.

**Knowledge, Skills and Abilities:**

- Ability to read, analyze and interpret loan documents and government regulations;
- Excellent oral and written presentation skills;
- Effective interpersonal relationships with management and team members;
- Ability to perform tasks quickly and accurately;
- A thorough understanding and application of all policies, procedures and regulations pertaining to the work of a Loan Review Officer;
- Ability to operate in a team environment and lead a team to accomplish shared goals;
- Ability to work independently;
- Strong attention to detail;
- Ability to prioritize multiple demands in a high-pressure environment while maintaining professional demeanor; and
- Proficient in Microsoft Office programs as well as in house document retrieval and electronic communications.

**Physical Demands:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential job functions.

- Sit or Stand or walk for extended periods
- See to read small print or complex reports
- Effectively communicate orally
- Manually operate keyboard, mouse and other personal computing devices.
- Occasionally lift up to 10 pounds

**Compensation and Benefits:**

This position is eligible for all group benefits of an exempt employee as defined in the Triumph Bank Employee Handbook. The Chief Credit Officer will evaluate the performance of the Loan Review Officer on at least an annual basis.

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