

Manager, Commercial Closing & Servicing

Why Alliant?

We're not a typical financial institution – we're better. We're an innovative, strengths-based, highly-engaged group of professionals that are committed to our company and the communities we serve. We love to recognize and celebrate each other and we get to wear jeans every day.

Over 90% of our employees say we are a great workplace that is focused on our mission, vision and the future of banking.

What makes this role rewarding?

You will be responsible for leading and managing the closing process of loans on complex commercial real estate transactions across a broad spectrum of asset types and oversee the servicing of these loans after funding. In addition, you will manage commercial loan closing representatives and external servicing relationships to ensure timely completion of daily tasks and provide superior customer service.

You will be responsible for coordinating efforts with the loan originators, underwriters, and outside counsel to prepare the loan documentation and complete due diligence to ensure compliance with loan approvals, internal policies, procedures, and federal regulations. Work involves reviewing and negotiating loan documentation such as loan agreements, mortgages, guarantees, security agreements, intercreditor/participation agreements, title and other related security documentation.

What will your day look like?

- You will proactively drive transactions to closing by meeting documentation and process requirements and influencing others to meet deadlines while effectively maintaining relationships between customers, internal departments, outside counsel and title agents
- You will determine closing requirements based on transaction structure after review of commitments and other approval documentation, and obtain satisfactory supporting documentation
- You will need to anticipate and resolve closing and servicing issues, as well as advocate and recommend solutions and alternatives to satisfy customer needs after balancing against risk and business requirements
- You will need to ensure compliance with all transaction requirements through the use of prudent closing and servicing practices and commercial lending standards
- You will coordinate closing process against deadlines, manage necessary documentation and applicable authorizations and consents
- You will need to ensure strong internal controls and quality assurance policies and procedures are in place, document and adhere to at all times
- You will assist in formulating and maintaining an effective credit policy, procedures, and practices to maintain the commercial lending portfolio's quality and profitability

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- You will assist in designing, creating and maintaining loan closing and servicing management reports; present updates, findings, and recommendations to senior leadership as requested
- You will propose recommendations to the Vice President, Commercial Lending and/or Business Loan Committee in accordance with the Board of Director's Loan Policy and Underwriting Guidelines
- You will participate in projects which affect credit union wide commercial lending and sales efforts as well as implementation of necessary changes or revisions to commercial lending products
- You will need to stay updated on industry product development, market trends, as well as state and federal regulation changes/updates
- You will apply great management practices in leading an engaged workforce as defined by Q12 Gallup process to effectively deliver the value of this function
- You will provide a structured and consistent approach to ensure that individual development plans are in place, performance management is consistent, performance management process is respected and followed, and coaching and feedback are provided on a regular and dynamic basis

Do you see yourself doing this?

You'll be a great fit if you have completed a Bachelor's degree in business or related field and have 10 or more years of experience closing a large volume and variety of commercial real estate asset types. You should also:

- Have knowledge and experience of complex borrower/ownership structures with ability to identify potential red flags, standard insurance coverage necessary for commercial properties, Uniform Commercial Code and loan servicing requirements, systems and reports
- Have experience reviewing title, survey and zoning reports
- Have knowledge and understanding of leases, estoppel certificates, and subordination agreements
- Have demonstrated strong customer-centricity and strive for operational excellence
- Be a strong team player, with demonstrated initiative and ability to work independently
- Have strong performance management skills including coaching, development, talent acquisition and retention

When you're happy, we're happy!

As a thank you for joining our team, you'll benefit from:

- A casual dress code
- Competitive medical, dental, and free vision benefits
- On-site massages and contributions towards gym memberships
- Generous PTO and banking holidays off

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Still not convinced?

We're on the list of 100 Best Medium Companies to work for, check it out [here](#). For more details, you can also visit our [Glassdoor](#) and [LinkedIn](#) profiles.

If you are interested in pursuing this opportunity, I invite you to create an account on our careers [website](#) and apply.