

## **Real Estate Documentation Analyst - VCI001515**

**Primary Location:** United States-Illinois-Libertyville

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### **Role Summary:**

The Real Estate Documentation Analyst role reports to the Senior Manager of Commercial Risk and will collaborate with the Commercial Real Estate Analyst to support all aspects of the mortgage financing process including: filing and record keeping, initiating renewal process, ensure accuracy of construction draws, complete mortgage closing checklist, maintain and review internal mortgage reports for accuracy, providing superior customer service and complete miscellaneous department projects.

### **Role Responsibilities:**

- Support construction Draw Process / conversion to permanent financing (20%)
  - Initiate initial discussion of construction draw process with contractor / dealer
  - Process contractor's payment request based on completed and inspected work
  - Reconcile and review inspection reports provided to ensure compliance with VCI requirements
  - Prepare and process closing funding packages for dealer mortgages
  - Ensure payment of all Real Estate related expenses
- Real Estate portfolio tracking (15%)
  - Real Estate Insurance Tracking and Purification (AM Best Rating, Proper Insurance Coverages maintained, etc.)
  - Ensure proper real estate documents are on file (Appraisal, Survey, Insurance, Mortgages)
  - Maintain log to ensure Real Estate Taxes are current on all borrowers
- Coordinate with dealer and outside VW credit counsel as needed in closing process (10%)
- Initiate quality control measures and execute improvements in process where needed (10%)
- Ensure data accuracy of dealers/loan terms in Crowe (appraisal amounts, maturity dates, etc.) (10%)
- Support/Initiate Mortgage renewal process for existing mortgages (5%)
- Support, maintain and assist in preparation of Quarterly Risk reports to track real estate portfolio trends (5%)
- Support in creation of monthly reporting distributed to VCI departments (5%)
- Provide timely communication of loan status by updating real estate loan pipeline report and or communications through email to field colleagues (5%)
- Reviews and insures that loans are being approved and closed according lending authorities outlined in the loan policy and procedure manual and that all conditions specified have been met prior to closing. (5%)
- Misc. projects / support department initiatives (10%)

### **Qualifications**

### **Experience:**

2 to 3 years of operational, loan and commercial lending experience with 1 to 2 years of specialized commercial real estate loan documentation experience or equivalent.

**Required Education:** Bachelor's degree

**General Skills:**

- Strong Focus on Customer Service
- Strong organizational skills and attention to detail with ability to prioritize and manage multiple projects simultaneously
- Excellent communication skills to deal with internal and external contacts
- Must be able to meet deadlines and handle multiple priorities
- Must be able to work independently or with minimal supervision
- Proficient using the latest versions of Microsoft Word, Excel, PowerPoint, Outlook and web searches

**Specialized Skills:**

**Required** – Competent knowledge and understanding of commercial mortgage lending procedures, commercial underwriting, construction draw processes and mortgage closings.

**Desired** – 2-3 years related work experience, such as mortgage loan pre-funding, quality control, and/or underwriting.

**Work Flexibility:** Full time; travel 5% of time

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