



February 2018

Job Description – COMMERCIAL PORTFOLIO MANAGER (CPM)

The CPM provides direct support to the Commercial Banking team through administrative maintenance of existing commercial loan accounts. This will entail working closely with Commercial Lending Officers and multiple other Bank departments, as well as communicating directly with customers. This position should be viewed as a practical introduction to the Policy and Procedural foundation of Commercial Lending for someone interested in potential future opportunities in Loan Administration, Credit Administration, or as a Commercial Lender.

FLSA Status: Non-exempt

Pay Rate: \$15.38 - \$19.23 per hour depending on experience and prior training.

Reports to: Chief Lending Officer

The CPM will be responsible for the following on all assigned commercial accounts:

1. Contacting customers to obtain loan related information including, but not be limited to, financial statements & tax returns, proof of insurance, property tax receipts, borrowing base certificates, inventory listings, licenses, permits, contracts, rent rolls, corporate organizational documents, etc.
2. Coordinating with the customer to execute and return replacement documents for those noted as missing or incorrect by Loan Administration, Internal Audit or a third-party review consultant.
3. Enter updated borrower and guarantor financial information into the Bank's commercial underwriting software program, perform simple financial spreads and provide a summary of results to the respective Loan Officer.
4. Track and document progress of construction and development loans as reported by the Loan Officer or third-party inspector. Ensure required receipts, releases and similar documents are gathered for each construction advance requested by the borrower. Ensure all advance requests are properly executed by the Loan Officer and any other required approval authority.
5. Coordinate loan closings with customers, Loan Officers, Title Companies, and Legal Counsel.
6. Via review of on-line resources, monitor status of certain collateral properties for reported environmental issues, zoning changes, mechanics liens, etc.
7. Access the Core Processing system to generate portfolio reports as assigned.

Skills Required

- Proficient in all Microsoft Office software (e.g. Word, Excel, PowerPoint)
- Able to consistently work 40 hours per week.
- Excellent speaking skills. A significant amount of customer communication via phone is required.
- Understanding of industry standard Credit Bureau Reports.
- Some background in Commercial Bank Loan Administration or Credit Underwriting is preferred.

Send resume to Steve Tritten, Chief Lending Officer, at stritten@frontier-ok.com.