



Commercial Real Estate Loan Processor

Riverside, California

HCN Bank is dedicated to providing exceptional banking services with a focus on customer satisfaction and technological innovation. Join our team and contribute to a dynamic and supportive environment where your skills can thrive.

Position: Commercial Real Estate Loan Processor
Department: Commercial Lending Group
Reports to: LeeAnn Virzibiber | VPLPM - VP Loan Production Manager
Type: Full-time, Non-Exempt
Pay Range: \$62,000 - \$75,000 annually
Posted Date: 05/12/2025

Job Summary: As a Commercial Real Estate Loan Processor, you will play a key role in supporting the Commercial Lending team by coordinating the processing, documentation, and closing of commercial real estate loans. You will work closely with loan officers, underwriters, and third-party vendors to ensure transactions are processed accurately and closed within required deadlines, while providing exceptional service to both internal and external stakeholders.

Key Responsibilities:

- Collaborate with loan officers, underwriters, and other lending team members to process commercial real estate loan requests from application through closing.
- Obtain necessary documentation from customers and coordinate with third-party vendors for credit reports, property reports, flood determinations, environmental reports, and related items.
- Open and review title and escrow orders, verifying vesting, legal descriptions, and identifying acceptable record items per Bank standards.
- Review entity formation documents to confirm borrower authority.
- Coordinate loan document signings with borrowers, title companies, and escrow officers.
- Prepare complete and compliant loan files for boarding, ensuring required insurance coverage and proper recordation of security documents.
- Perform accurate collateral review and ensure proper lien perfection.
- Monitor loan processing workflow to meet deadlines and maintain compliance with loan-related regulations.
- Respond promptly and professionally to customer inquiries via phone, email, and in person.
- Prioritize tasks based on complexity, urgency, and deadlines to maintain an efficient loan pipeline.
- Maintain loan documentation files in accordance with Bank policies and standards.
- Perform other duties as assigned to support the lending department.

Qualifications:

- Experience: Minimum of 3 years of experience in processing commercial business and commercial real estate loans preferred.
- Education: High school diploma or equivalent.
 - Skills:
 - Familiarity with Finastra LaserPro documentation system preferred.
 - Proficient in Microsoft Word, Excel, and Outlook.
 - Ability to read and interpret loan documents, including Promissory Notes, Loan Agreements, Security Documents, Title Reports, and Lease Agreements.
 - Strong verbal and written communication skills.
 - Proven ability to manage workflow independently and meet deadlines in a fast-paced environment.
 - Collaborative and team-oriented mindset.
 - Commitment to completing required compliance training within prescribed timeframes.

This position requires in-office attendance, Monday through Friday, 8:00 a.m. to 5:00 p.m.

Why Join HCN Bank? At HCN Bank, we know that in order to support our customers and provide for our shareholders, we first must support and provide for our employees. We encourage a collaborative work environment and empower our employees to take ownership of the Bank's success and growth.

We are committed to the growth and progress of our employees. The Bank has an education assistance program offering tuition assistance, invests in our employees' future through an Employee Stock Ownership Plan, and matches a portion of their 401K contributions. We also pay a portion of employee and dependent healthcare premiums.

At HCN Bank, we believe in a healthy work-life balance and provide generous vacation and sick time to ensure our employees can recharge and take care of themselves and their families. Over half our employees have been with us for over 5 years, with one-third exceeding 10 years of service. We treat our employees to annual events such as summer picnics, holiday parties, and recognition events to show our appreciation for their hard work. Our team members are the driving force behind the Bank's success, and our benefits program is our way of giving back.

Although we think we've built something special, we are always looking for ways to make the Bank an even better place to work. We hope you will consider being a part of our journey.

Apply Now: Submit your resume and cover letter to hrjobs@hcnbank.com.

HCN Bank is an Equal Opportunity Employer.