



THE NATIONAL
BANK OF INDIANAPOLIS

The National Bank of Indianapolis
Job Posting: Real Estate Due Diligence Administrator

A Stable and Growing Employer

The National Bank of Indianapolis is the largest, locally owned, national bank in greater Indianapolis. Since opening our doors in 1993, we have grown from 18 employees to more than 300 employees. Our strength and success in serving the local market is directly attributable to our talented staff. With greater than 90% staff retention year after year, and with a highly competitive benefit package, our staff enjoy a sense of stability not always experienced in the general work environment. Benefits include but are not limited to: medical/dental/vision/life insurance, vacation, personal time, holidays, tuition reimbursement, 401(k), profit sharing, and wellness benefits.

Who We Are Looking For

The National Bank of Indianapolis has assembled our talented staff by hiring only the best, whether highly experienced professionals or those just entering the workforce. We are looking for those who are committed to delivering superior service to our clients and superior teamwork to their co-workers. Along with the relevant knowledge and experience, The National Bank of Indianapolis requires its employees to have both a high degree of professionalism and a commitment to excellence.

How to Apply

To express interest in an open position at the Bank, please email your resume to Resumes@NBofI.com or call 317/261-3271.

We invite you to learn more about The National Bank of Indianapolis at
<http://nbofi.com/careers.php>

The National Bank of Indianapolis is an Equal Opportunity Employer
(Minority/Female/Disability/Veteran)



JOB POSTING

Position: Real Estate Due Diligence Administrator

Purpose of Position: This position is responsible for facilitating and/or performing functions associated with residential and commercial real estate appraisals, and, construction loan monitoring, draw processing, compliance and service processes. The incumbent provides the highest quality of service to every customer.

Essential Functions:

- ◆ Review and interpret title work, identifying liens or other elements that impact the risk of the loan; order title work as appropriate
- ◆ Analyze and interpret residential appraisals, title insurance, surveys and flood zone determinations to identify factors impacting the risk on the loan; order documents as appropriate
- ◆ Read and interpret AIA documents used in draw requests
- ◆ Review and approve commercial and consumer loan draw requests, reconciling draw figures as needed to ensure that loan availability is adequate to finish the project being financed
- ◆ Read and interpret lien waivers identifying impact, if any, on the risk assessment
- ◆ Read and interpret construction contracts for consistency with loan terms and risk assessment
- ◆ Collaborate with Commercial Real Estate and Private Banking regarding construction draw/appraisal review issues
- ◆ Train, support and assist lenders and closing specialists
- ◆ Perform collateral tracking for commercial projects
- ◆ Communicate effectively with internal and external clients regarding appraisal and construction loan draw issues, ensuring balance between client service considerations and risk mitigation
- ◆ Review residential appraisals for private banking, mortgage lending and loan administration departments
- ◆ Utilize technological resources to review FNMA collateral underwriter reports with mortgage appraisals
- ◆ Maintain approved residential appraiser list to ensure updated appraiser licensing and insurance
- ◆ Order all residential appraisals for private banking, mortgage lending and loan administration
- ◆ Monitor and maintain residential appraisal logs to ensure timely turn around
- ◆ Interact with internal colleagues for processing of appraisal invoices

Requirements:

- ◆ High School Diploma or equivalent required; college degree preferred
- ◆ Minimum of two years of experience in residential mortgage banking functions, with at least one year of experience in construction lending draw management/document review and one year of residential mortgage appraisal review
- ◆ Demonstrated ability to negotiate, make decisions and communicate about non-standard loan documentation, industry-specific contracts and title policy issues, achieving balance between client service considerations and risk mitigation
- ◆ Basic accounting skills to manage construction build costs
- ◆ Familiarity with bank lending policies, procedures and compliance regulations
- ◆ Proven communication skills (written and verbal), with a high degree of professionalism and the ability to interact effectively with individuals from diverse backgrounds
- ◆ Excellent interpersonal and customer service skills
- ◆ Experience with and good working knowledge of standard computer applications, including Microsoft Word and Excel; knowledge of imaging software and/or Jack Henry core system helpful
- ◆ Strong organizational and time management skills
- ◆ Proven analytical/problem solving skills, with the ability to think critically and develop a plan of action

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For more information, please call Human Resources at 317-261-3271.