



Role: LOAN ADMINISTRATOR

Bryanston, Gauteng

ROLES AND RESPONSIBILITIES

- Create application folders on the server, save documents in the folder, and file all documentation.
- Perform feasibility assessments, including Deeds Office search (Lightstone Reports) and loan-to-value calculations (Municipal valuation).
- Complete pre-approval documents review as per the checklist and draft proposals for saving on the server.
- Carry out project funding by preparing funding costing model calculations.
- Conduct levy funding by assessing debtors' age analysis and determining facilities.
- Send proposals and pre-approval checklists to the sales representatives and follow the credit committee protocol (loan application review, amortisation/repayment schedules, credit matrix, and affordability assessments).
- Create new loan statements, capture daily bank transactions, and update the monthly summary, debit order, non-performing loan, monitoring, and collections reports.
- Monitor loans on an ongoing basis and assist with queries from sales representatives, managing agents, and the legal team.
- Manage the portal by creating community schemes, uploading valuation documents, and updating loan asset spreadsheets and loan statements.
- Periodically check all body corporates and source missing documents where required.
- Continuously ensure that documents saved to the server follow the correct format, update repayment/amortisation schedules, and maintain mailing lists.
- Create payment instructions and assist with ad-hoc requests and queries.

EDUCATION

- BCom or BCOMPT finance or equivalent qualification in a finance field.

EXPERIENCE

- Minimum 3 years working within a banking or financial environment.
- Experience with amortized cost, fair valuations, impairments, and discounted cash flows;
- Experience with creditors, cashbook, and general ledger reconciliations.

SKILLS

- Excellent organisational and multitasking skills, with a proactive approach.
- Proven ability to manage sensitive documentation and handle confidential information with discretion.
- Strong communication skills, both written and verbal.
- Competence in MS Office Suite (Word, Excel, Outlook, PowerPoint).
- Analytical.