

## **Job Title: Loan Specialist**

Department: Loan Administration

FLSA Status: Exempt

Reports to: Vice President, Loan Administration Manager

## **Loan Specialist at Chain Bridge Bank, N.A.**

Chain Bridge Bank, N.A. (“Chain Bridge” or the “Bank”) is seeking a Loan Specialist to support the Bank’s Loan Administration department. This associate-level position is responsible for a variety of loan servicing, loan documentation, escrow administration, and operational support functions related to consumer and residential mortgage loans. The Loan Specialist will work closely with loan officers, borrowers, servicers, and internal departments to ensure accurate loan processing, servicing, recordkeeping, and regulatory compliance. This role also supports departmental reporting, audits, process improvements, and the Bank’s transition to digital workflows.

## **About Chain Bridge Bank, N.A.**

Chain Bridge Bank, N.A. is a nationally chartered bank regulated by the Office of the Comptroller of the Currency and a wholly owned subsidiary of Chain Bridge Bancorp, Inc. (the “Company”), a Delaware corporation and registered bank holding company. The Company’s Class A common stock is listed on the New York Stock Exchange under the ticker symbol “CBNA.” The Bank provides commercial banking and trust and wealth management services to clients nationwide through a technology-enabled operating model. As a regulated financial institution, the Bank places a premium on accuracy, clarity, and disciplined execution in all public-facing systems and communications.

## **Key Responsibilities**

### **Loan Servicing**

- Serve as a contact for servicing consumer and residential mortgage loans
- Support for mortgage loan officers
- Booking new mortgage and consumer loans into core system
- Process monthly payments and reconcile accounts
- Insurance tracking and updating, assuring the Bank is listed as mortgage
- Assist in reconciling general ledger accounts and processing loan maintenance requests
- Generate loan payoff statements and process paid off and closed loans including release of liens
- Prepare wire forms for mortgage funding
- Ensure original documentation is securely stored
- Review of HMDA data fields
- Communicating with mortgage servicers and applying payments accordingly
- Monitoring loans for tax payment delinquencies

- Process construction draws
- Collect collateral statements and monitor pledged accounts' values

### **Consumer Loans**

- Perform due diligence and accurately and completely prepare all applicable loan documentation using the bank's loan documentation software

### **Escrow Servicing**

- Establish and monitor flood escrow accounts, ensuring timely payments
- Conduct annual escrow analyses and communicate with borrowers

### **Other Duties**

- Coordinate loan files for audits and regulatory exams
- Assist with implementation of any Bank's projects and upgrades
- Assist with transition from paper to digital files
- Actively use provided AI tools
- Assist with department's reports
- Assist with department procedures and quality control
- Oversee the retention process
- Attend bank-sponsored events and provide customer service support
- Perform administrative tasks as assigned
- Ability to carry boxes of loan files (10-25 lbs.), as needed
- Other duties as assigned
- Previous mortgage experience and TRID knowledge is a plus

## **Qualifications and Experience**

### **Required**

- High school diploma, or a bachelor's degree in a relevant field.
- Equivalent industry experience in lieu of a degree will be considered, with a preference for candidates who have demonstrated a strong track record of success in the field.
- Ability to manage multiple assignments and heavy workload
- Knowledge of word processing, spreadsheets and general computer skills

### **Preferred**

- Additional certifications, specialized training, or relevant work experience are a plus.
- Prior experience with Jack Henry SilverLake core processing system preferred;

## Compensation

Compensation will be commensurate with experience and qualifications. This role is eligible to participate in the Bank's annual incentive compensation plan, under which employees may earn a cash bonus based on the performance of the Company and the team, with an emphasis on financial results and risk management. Plan terms, eligibility, and payout amounts are determined at the sole discretion of the Bank and are subject to change. This is a hybrid position, with a requirement to be in the office at least three days per week in McLean, Virginia.

## Benefits

Chain Bridge offers a professional benefits package consistent with a regulated banking environment, including:

- Competitive base salary
- Comprehensive health benefits (medical, dental, and vision)
- 401(k) retirement plan with employer contribution
- Paid time off, including vacation, holidays, and sick leave
- Annual incentive compensation plan
- Professional development opportunities relevant to the role and the Bank's operating environment

## Compliance

It is understood that complying with all applicable safety and soundness and consumer compliance laws and regulations, taking the annually required consumer compliance courses, and adhering to the policies and procedures that support compliance will all be factors considered when evaluating individual performance. Individual performance is rewarded in annual salary adjustments. Bank compliance with laws and regulations is a factor considered in the calculation of incentive compensation. The ratings that the Bank receives from its regulators and its auditors are factored into the annual incentive compensation calculation.

Your adherence to these laws and regulations and the policies and procedures that support them directly affect the Bank's compliance. Annual incentive compensation rewards team performance. An employee will not be eligible for incentive compensation unless he/she takes the consumer compliance courses required of all employees and all the required consumer compliance courses for his/her job description or job responsibilities by the end of each calendar year. All required consumer compliance courses for the applicable year will be outlined in the Compliance Management Program.

## How to Apply

To apply, send a cover letter and resume in PDF format to [hr@chainbridgebank.com](mailto:hr@chainbridgebank.com).