

Loan Servicing Specialist



Non-Exempt

JOB TITLE: Loan Servicing Specialist

REPORT TO: Loan Servicing Team Manager

DEPARTMENT: Loan Servicing

Position Summary: Perform all procedures required for efficient and accurate maintenance of commercial, residential and consumer loans. Ensure loans are documented in full compliance and within bank guidelines. Provide support for all loan-servicing functions. Provide courteous and cooperative service to external bank customers and attorneys, as well as internal customers, to include other departments and branches.

Functions:

Compile and process according to department procedures all tasks related to the servicing of commercial, residential and consumer loans ensuring strict adherence to all bank policies regarding security, confidentiality and compliance. Tasks including but not limited to:

- general ledger transactions,
- system set up and audit of residential, consumer, commercial loans and modifications,
- loan payments as necessary,
- payoff requests and releases,
- document and correspondence scanning,
- Review, audit & mail rate change notices,
- Complete credit bureau changes and updates via E-Oscar
- Manage system reports and credit bureau billing.
- Provide customer support by handling phone calls or written correspondence for inquiries, complaints or problems and following through to final resolution.
- Research and handling of customer returned mail.
- Be a subject matter expert, recommend changes as needed to manager on all Loan Servicing Procedures.
- Perform all tasks and responsibilities in compliance to all Bank Credit Policies and Procedures.
- Assume additional responsibilities as required or requested by management.

Knowledge, Skills, Requirements:

- Proficiency with Microsoft Office, bank data processing systems
- Computer and keyboarding skills

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- Excellent customer service skills
- Strong written and verbal skills
- Ability to work independently in a busy environment
- Adherence to accuracy and detail
- Proficiency with Microsoft Office, bank data processing systems

Physical Demands and Condition Requirements:

- General office environment.

Equipment Used:

- General office equipment, i.e., calculator, photocopier, etc.
- Computer

ADA: The employer will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.