



Job Description

Job Title: Loan Servicing Specialist

Posting Date: May 24, 2019

Position: Full-time or Part-time

General Summary

The Loan Servicing Specialist is responsible for maintaining and servicing existing mortgage, consumer and commercial loans. The Specialist will be responsible for booking and funding loans into Precision accurately and timely. In addition, they will handle requests related to existing loans, perform maintenance as needed and maintain loan documentation. The Loan Servicing Specialist will work closely with all groups within the Loan Department, Loan Officers, and Branch managers.

Primary Duties and Responsibilities

- Enter loan into Precision accurately and efficiently and within two days of receipt
- Perform document audit of loan package
- Fund Loan in Precision via Funding Worksheet
- Establish and maintain escrow accounts in Precision
- Establish tax service entry in Lereta
- Scan Loan Documentation into Precision
- File Loan Documentation as applicable
- Track and monitor collateral, ensuring the bank is secured including but not limited to deficiency report, mortgage ledger, CD/Saving/Stock Reporting and UCC Reporting.
- Track and monitor hazard and flood insurance; cancellations and reinstatements
- Processes and monitors forced placed insurance
- Work system reports including ARM reports, HELOC letters, Call Code Report, Fees/ Costs
- Prepare Reports as needed
- Process rejects and unsuccessful entries on a daily basis, verifying accuracy and balanced
- Process paid off loans, including releasing collateral
- Process returned checks
- Process Account Verifications
- Maintain a positive and productive working relationship with Management, lending staff and loan officers
- Support the creation of a work environment in which the Bank and its employees thrive.
- Perform any and all other duties as assigned by management
- Adhere to Bank policies and procedures required by federal and state statutes, laws and regulatory rules
- Respond to customer inquiries as appropriate

Knowledge, Skills and Abilities

- One to two years of loan servicing experience
- Superior customer service skills
 - Ability to actively engage in necessary communications with both internal and external customers
 - Provides outstanding customer service (to both internal and external customers); follows through on responsibilities to customers; leaves all customers satisfied
- Thorough knowledge of State and Federal mortgage regulations to maintain loan file compliance
- Maintain knowledge of banks loan policy
- Attention to detail
- Strong organizational, problem-solving, and analytical skills
- Highly motivated self-starter. Ability to review, interpret and give feedback on procedures.
- Experience demonstrating sensitivity and tact in handling highly confidential information.
- Ability to manage priorities and workflow
 - Proven ability to handle multiple projects and meet deadlines.
 - Demonstrates the ability to complete tasks accurately despite large workload, competing demands and a fast-paced environment; performed all tasks in job description in a highly effective manner, creative and innovative and drives process improvements
- Good judgment with the ability to make timely and sound decisions
- Excellent written and oral communication skills. Creates open channels of communication, adapts message to fit the audience, expresses ideas clearly and concisely, keeps others well informed; listens carefully to input and feedback
- Exceptional listening and communication skills.
- Commitment to the Queenstown Bank's Code of Ethics
- Acts with Integrity - Demonstrates responsibility and honest behavior in all roles, tasks and responsibilities
- Enthusiasm - Maintains and communicates a high level of enthusiasm, commitment and energy to all co-workers

Physical Requirements

- Mobility sufficient to perform activities required of position, including travel to customer locations and seminars.
- Manual dexterity for the functional operation of office equipment such as computers, calculators, etc.

Performance Measurements

- Performance measured by his/her ability to establish and maintain the appropriate working relationship with the Loan Officers to support the lending efforts of the Bank
- Accuracy and thoroughness will be monitored
- Incumbent will be measured on his/her ability to work with colleagues to further the efforts of the Bank in the community