

## **SUMMARY**

This position in the Note Department is primarily responsible for generating loan documentation for commercial loans, commercial real estate loans, and mortgage loans; also processes commercial and real estate and consumer loan payments and advances on lines of credit; prepares DDA overdraft protection line documents; boards loans on the Bank's mainframe computer system; works daily insurance and monthly reports; and distributes daily and monthly reports. This employee handles all the insurance policies related to the loan, and related reports; contacts agents; and works closely with loan officers and customers to ensure proper insurance is received and maintained. This Note Department position is also required to be fully knowledgeable and skilled in all areas of servicing loans, and is expected to provide leadership, training and support to less experienced loan servicing specialists and other staff members. This position also promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. This employee must maintain compliance within audit, internal controls, security, BSA, and CTR standards.

## **ESSENTIAL DUTIES**

1. Monitors GL accounts to ensure all loan accounts are in balance. Prepares monthly/quarterly certifications of GL accounts.
2. Runs credit reports on current or prospective borrowers as necessary for all related interests.
3. Callback of all loan maintenance and transactions on a daily basis.
4. Processes consumer, commercial and real estate loan payments and advances.
5. Reviews loan approvals to ensure information is complete; follows up to obtain missing data; inputs data and generates loan documents on the loan documentation system or word processing software ensuring accuracy and completeness.
6. Review, print and mail all loan statements.
7. Boards completed loans on the Bank's mainframe computer system.
8. Sets up and maintains digital files for documentation and compliance.
9. Works with insurance policies and related reports; contacts agents; works closely with loan officers and customers to ensure proper insurance is received and maintained.
10. Order all UCC searches and input for new filings.
11. Run OFAC check on all new customers.
12. Monitors collateral addendas and other tickler system to ensure proper receipt of UCC, Deeds of Trust, and Title Policy filings and other documentation.
13. Sorts and distributes daily and monthly loan reports to applicable branches or departments.
14. Answers the telephone; responds to routine loan officer or customer inquiries relative to account balances, loan balances and payoff requests.
15. Assists loan officers and other personnel as needed.
16. Process paid loans and releases collateral when applicable.
17. Corrects loan accounting system errors as necessary.
18. Processes various loan reports and callbacks.
19. Provides effective customer service and assists in resolving problems within given authority.
20. Calculates loan pay off amounts for all types of loans.
21. Completes payoff demand statements.

## POSITION REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- High school diploma or one year certificate from college or technical school; or three (3) or more years related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a credit or loan processing background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Intermediate level of work experience, knowledge and training in loan documentation and all loan servicing activities and terminology.
- Intermediate knowledge of related state and federal banking compliance regulations, and other Bank lending policies.
- Intermediate skills in computer terminal and personal computer operation; mainframe computer system (Fiserv and LaserPro).
- Intermediate typing skills to meet production needs of the position.
- Intermediate math skills; calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, speak clearly to customers and employees.
- Ability to deal with difficult problems involving multiple facets and variables in non-standardized situations.
- Effective organizational and time management skills.
- Ability to work with general supervision while performing duties.
- Current California driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

The incumbent must be able to perform this position safely, without endangering the health or safety to himself or herself or others.