



Loan Operations Representative

Department: Loan Operations

Reports to: Loan Operations Manager

Supervises: N/A

FLSA Status: Non-exempt

Position Summary:

Provide customer service support to the lending officers and branch. The position is responsible for producing and servicing of consumer and commercial loans in compliance with SaviBank guidelines, policy and procedures, and government regulations.

Essential Duties and Responsibilities:

- Reviews loan documents and conditions of approval for comments, content, and accuracy
- You are required to comply with Bank policies and procedures as well as applicable state and federal banking regulations
- To ensure the Bank's lien position and security interest, review and complete loan documentation and other associated items
- Produce and deliver loan documents in a timely manner
- Electronically scan files and documentation such as Loan Closing Documents, Appraisals, Titles, insurance, and many other documents according to the electronic file system
- Board a wide variety of loans (i.e., consumer, commercial, SBA, and participation) to the core operating systems
- Monitor insurance-related requirements, as well as force-placed or OREO related insurance and flood insurance, and monitor adequacy of coverage to meet regulatory compliance standards
- Ensure that the bank control accounts and the general ledger balance
- Process participation loan payments and mail out loan statements and notices
- Generally serve as a resource for lenders and Credit Assistants concerning lien documentation, proper application of loan payments/maintenance, and other service-related issues—research and resolve problems promptly
- Perform a variety of clerical duties, such as answering phone calls, conducting file maintenance, scanning files (loan documents, financials, and appraisals, etc.), processing

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payoff proceeds and processing paid loan security documents, performing collateral release, and consulting with management to ensure duties are kept current and performance demonstrates accuracy

- May be responsible for reviewing loan data for compliance, including:
 - Prepare all required disclosures within timeframes prescribed by regulations
 - Order 3rd party documents
 - Review title reports, loan documentation, and credit reports for completeness and accuracy

Competencies:

To perform the job successfully, an individual should demonstrate the following skills to perform the essential functions of this position.

- Tact and diplomacy in dealing with both customers and employees
- Excellent communication skills, including the ability to speak and write clearly and persuasively in positive and negative situations
- Ability to work well under pressure
- Proficient computer skills
- Detail orientated
- Strong organizational skills with the ability to multi-task
- Demonstrate knowledge of Bank regulations, products, and services
- Problem-solving- the individual identifies and resolves problems on time and gathers and analyzes information skillfully
- Team player - Makes self available to other staff and willingly assists others when the need arises
- The individual looks for ways to improve and promote quality work and demonstrates accuracy and thoroughness
- Planning/organizing- the individual prioritizes and plans work activities, uses time efficiently, and develops realistic action plans
- Safety and security—the individual observes safety and security procedures and uses equipment and materials properly

Minimum Requirements:

- High School diploma or equivalent
- MS Excel, Word, and Outlook

Preferred Qualifications:

- Two - Three years of lending/loan documentation or equivalent
- Document imaging applications (i.e., software) experience
- Ideal candidate should have experience with a cross-section of exposure to the areas of Consumer Loans, Commercial lending, Participation loans, and SBA loans

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- Knowledge of insurance for Consumer, Real Estate, and Commercial Loans is preferred
- Knowledge and experience with compliance issues, and demonstrate the ability to keep up with and be aware of changes to regulations that may affect lending documentation and loan processing

AAP/EEO Statement

SaviBank provides equal employment opportunity to all individuals regardless of their race, color, creed, religion, gender, age, sexual orientation, national origin, disability, veteran status, or any other characteristic protected by state, federal or local law.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee Signature

Date

Note: Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.