228 N 2nd Ave SW

Rome, Georgia

30165

(706-236-2123)

Job Description – Loan Operations Specialist

Position title:	Loan Operations Specialist II
Exempt Status:	Non-Exempt (hourly), full-time position
Reports to:	Loan Operations Manager

Position Summary: The Loan Operations Specialist II can perform a variety of duties both clerical and technical; major responsibilities include making sure all loans are booked accurately to the system in comparison to the documents, process morning reports, monitoring escrow disbursements, file maintenance, and force place insurance. They will also perform various support duties pertinent to meeting the needs of our customers and development of new business for the bank.

Key Duties and Responsibilities for Quality Review role:

- Review loans uploaded to system for accuracy.
- Assistance with Daily, Weekly, and Monthly Reporting as needed
- Assist Participation loan booking, funding, processing, payments and wires
- Coordinate and monitor escrow disbursements and analysis
- Quote loan payoffs as requested and communicate payoff requests to Lenders
- Monthly Report – VSI, GRMA and Force Place Insurance
- Coordinate recording of documents (Deeds, UCCs, Quit Claims and etc) including releasing and continuing as needed
- Work with Loan Operations Manager in coordinating projects and to assist with creating efficiencies within the department
- Research issues or disputes as needed
- Assist with SBA payments, booking, funding and servicing including the 1502 Report as needed
- Loan Operations Support for branches
- Assist in compiling information needed by auditors

Overall:

- Overall knowledge of Loan Operations and functions handled within the department with ability to backup Loan Operations Specialist I & III as needed.
- Cover telephone calls and handle customer inquiries as necessary and keeping loan officer informed of actions taken or needed.
- Update and track documentation deficiencies, policy, and compliance exceptions on the bank's exception report
- Understanding of Escrow Disbursements and Analysis
- Daily issues resulting in monetary changes to bills, statements, etc.
- Build and maintain positive relations with all customers, potential customers, and co-workers.
- Comply with all department and company policies, procedures, and regulations.
- Complete other duties as assigned.

Knowledge, Skills & Abilities

- Minimum of 3 years Loan Operations experience preferred
- Must possess good communications skills, both written and verbal, in relating to internal and external clients and contacts.
- SBA Loan experience preferred
- GL Balancing and understanding of Non-Accrual, Charge-Off, and Participation processing required.
- Loan processing experience preferred
- Auditing of Loans experience preferred
- Position requires high degree of accuracy and attention to detail
- Individual must exhibit ability to prioritize workday efficiently
- Individual must be able to handle conflict in a professional manner, exhibit professionalism in communication skills, and must be able to work under the pressure of deadlines
- Individual must be a self-starter, conscientious, and possess excellent typing skills