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### **Job Description – Loan Operations Specialist II**

**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, processing morning reports, monitoring escrow disbursements, filing maintenance, and force placing 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:**

- Book and/or review loans uploaded to system for accuracy.
- Perform Post-Closing Review for all loans to ensure documents match the system upload, compliance rules are adhered to, collateral is perfected, and file documents are complete and accurate, managing exception flags as needed.
- Assist with daily, weekly, and monthly reporting as needed, including but not limited to VSI, GRMA and Force Place Insurance.
- Assist with 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.
- Work with the Loan Operations Manager to coordinate projects and assist with creating dept efficiencies.
- Research loan account issues or questions as needed.
- Provide Loan Operations Support for other bank branches.
- Assist in compiling information needed by auditors.

**Overall:**

- Maintain overall knowledge of Loan Operations and functions handled within the department with ability to backup Specialists I & III as needed.
- Cover telephone calls and handle customer inquiries while keeping loan officer informed of actions taken or needed.
- Update and track documentation deficiencies as well as policy and compliance exceptions on the bank's exception report.
- Maintain understanding of escrow disbursements and annual 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.
- Balancing of GLs and understanding of Non-Accrual, Charge-Off, and Participation processing required.
- Loan doc prep/processing experience preferred.
- Experience auditing loans preferred.
- Must possess good communications skills, both written and verbal, while relating to internal and external clients and contacts.
- Position requires
  - high degree of accuracy and attention to detail.
  - demonstrated ability to prioritize workday efficiently.
  - ability to handle conflict in a professional manner.
  - exhibit professionalism in communications.
  - ability to work under the pressure of deadlines.
  - conscientious, self-starter mentality with excellent grammar and typing skills.