

## **FRESNO FIRST BANK POSITION DESCRIPTION**

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<b>TITLE:</b> Loan Servicer	<b>SHIFT:</b> Monday-Friday; 8:00 a.m.–5:00 p.m.
<b>FLSA:</b> Non-Exempt	<b>SALARY RANGE:</b>
<b>DEPARTMENT:</b> Note	<b>LOCATION:</b> 7690 N. Palm; Fresno CA 93711
<b>SCHEDULE :</b> Full Time	<b>REPORTS TO:</b> Note Department Manager

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### **SUMMARY**

The position of Loan Servicer is responsible for assisting the Note Department in various duties related to the drawing, closing and servicing of loans. This position will also provide general support to the Note Department for other related activities such as; generating loan documentation for all types of loans; processing commercial, real estate and SBA loan payments and advances on lines of credit; preparing DDA overdraft protection documents, and a variety of Commercial Loan Documents: boarding loans on the Bank's mainframe computer system; balancing the loan GL daily and working daily and monthly reports

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### **ESSENTIAL DUTIES**

1. Provides support to all assigned areas of the Note Department where service or assistance is needed; acts as a backup for various note department positions and functions.
2. Assists the Loan Documentation Specialists in reviewing loan documentation requests and completed loan packages; assists in HMDA and various compliance reviews; provides support for various special projects as directed.
3. Provides excellent customer service to internal and external customers and assists in resolving problems within given authority.
4. Answers the telephone; responds to routine internal and external customer inquiries relative to account balances, loan balances and payoff requests.
5. Assists the Loan Documentation Specialists in conducting call back procedures related to loan boarding on a daily basis; provides support for various special projects as directed.
6. Assists with all related Note Department responsibilities including, but not limited to; processing commercial and SBA loan payments and advances; reviewing loan approvals for completeness; generating loan documents; boarding loan documents on the Bank's computer systems; maintaining credit files; and closes paid loans and terminates collateral when applicable, tracks and monitors declines and withdrawn logs for all loan types.
7. May process interest payments from the Bank's interest reserve.
8. Insures that collateral insurance is in place and current: to include Flood Insurance.
9. Assists loan officers and other personnel to ensure proper related documentation is prepared and/or provided.
10. Calculates loan pay off demands for all types of loans.
11. Operates computer terminal or personal computer to process loan activity, determine balances, and resolve problems within given authority.
12. Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.

13. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.
14. Other duties as assigned.

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#### **MINIMUM REQUIREMENTS**

- Bachelor's Degree (BA) or equivalent from an accredited college or technical school preferred.
- 3 years related Loan Support or Loan Documentation experience and/or training required.
- Excellent 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, and speak clearly to customers and employees.
- Intermediate level of work experience, knowledge and training in all loan servicing activities and terminology.
- Intermediate knowledge of related state and federal banking compliance regulations, and other Bank lending policies.
- Intermediate knowledge of title policies and related loan regulations such as RESPA, HMDA and other Bank lending policies on loans to directors.
- Intermediate skills in computer terminal and personal computer operation; mainframe computer system; word processing, spreadsheet and specialty software programs.
- 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.
- 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 minimal 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.

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Management reserves the right to change this position description at any time according to business needs.