



JOB DESCRIPTION

JOB TITLE: LOAN SERVICE REPRESENTATIVE

GENERAL SUMMARY

Performs various duties to ensure that loans are properly loaded and scanned, that payments are properly posted, and that note and credit files are maintained in an organized manner. Gives credit information in accordance with established guidelines. Assists customers and co-workers with questions, and/or problems.

ESSENTIAL JOB FUNCTIONS

- Uploads loan data from loan platform to core system. Checks/verifies loan input.
- Adds all new and renewed loans to database to track for checking maintenance, loan review, and scanning.
- Loads information for all new loans into tracking system. Maintains and updates loan exceptions tracking / document tracking.
- Sorts and balances note payments, makes entries, and posts payments received daily by mail.
- Processes lender approved draw requests received with appropriate required information.
- Processes the reversals of loan payments returned due to insufficient funds or for other reasons for nonpayment.
- Checks/verifies maintenance on commercial, installment, and mortgage loans.
- Processes ITM runs and make any necessary changes.
- Sorts, reviews, and mails payment, maturity, late, and rate change notices.
- Scans processed notes the day they are loaded for disaster recovery purposes.
- Files or scans credit, compliance, and documentation information in Synergy.
- Receives documentation on loans, clears from tracking, and scans documentation promptly and appropriately.
- Scans daily loan transactions and maintenance previously entered in SilverLake.
- Assists in locating and correcting general ledger out of balances and unposted items.
- Gives credit information in accordance with established guidelines.
- Performs research on loans and payment histories via reports, entries, Document Imaging, and Synergy Reports to assist lenders or customers with questions or problems.
- Loads automatic payments of ATS or ACH origination.
- Reviews daily ATS Rejection Journal and contacts appropriate loan officer for payment posting instructions.
- Reviews and makes comments on paid out cards and updates or clears tracking for documentation. Releases collateral accordance with guidelines.
- Records collateral instruments with proper state and county officials; submits daily UCC-11 search requests to the Secretary of State's Office; files UCC terminations on-line with Secretary of State's Office.
- Assists and supplies branch personnel with information as needed via phone or email.
- Creates/mails coupon books as needed.
- Prepare/submit auto title applications and required additional documents to Dept. of Revenue for lien perfection.
- Sorts vehicle insurance to submit to Gulf Guaranty for tracking.
- Completes monthly report for VSI insurance premium remittance to Gulf Guaranty.
- Import all other insurance policies into file portal for Southeastern Underwriters Inc.
- Prepares monthly report for force-placed real estate insurance to Southwest Business Corporation.

- Reviews Weekly Courthouse Record report for bankruptcies, judgments, and liens filed against FNB customers
- Prepares files and documents for year-end storage.
- Practices diligence in maintaining compliance with banking regulations.
- Performs functions necessary to establish and maintain a program of full cross-training within the department.
- Regular and reliable attendance.
- Performs other duties as assigned by supervisory personnel.

1. SKILLS

Office machines - personal computer, calculator, copier, telephone, printer, and scanner.

Math skills for balancing, interest calculations.

Interpersonal skills for dealing with customers and co-workers.

Good communication skills, both oral and written.

Ability to organize and prioritize work.

Ability to multi-task.

Ability to work without constant supervision.

Ability to maintain confidentiality.

Great attention to details.

2. KNOWLEDGE

Knowledge of loan platform, bank computer system, RMS, and coding structure.

Knowledge of bank policies and procedures.

Loan compliance and documentation requirements.

Banking terminology.

Basic accounting.

Word processing.

3. EXPERIENCE/EDUCATION

High school diploma or equivalent with 1-2 years of experience in a financial institution or equivalent administrative and clerical duties is preferred.

Normal hours are 8:00 am. to 5:00 pm. Monday through Friday. Maybe required to stay later depending on if we have loans turned in late in the day to be booked.

The above statements are intended to describe the general nature and level of the work being performed by people assigned to this classification. This is not an exhaustive list of all duties, skills, and responsibilities required of personnel so classified. FNB Oxford management reserves the right to amend and change responsibilities to meet business and organizational needs as necessary.

To apply for this position, download and save the Application Form located on our Careers page. Once completed, please send the Application by attaching it in an email to: careers@fnboxford.com.

FNB Oxford is an Equal Opportunity Employer and a VEVRAA Federal Contractor.