FNB OXFORD

JOB DESCRIPTION

JOB TITLE: Loan Operations Officer
DEPARTMENT: Loan Operations
REPORTS TO: Chief Risk Officer
SUPERVISES: Loan Processors, Loan Processing Officer, Loan Specialist, and Loan Services Officer

Position Summary

The Loan Operations Manager is responsible for providing leadership and oversight to the Loan Operations Department, including Loan Processors, Loan Servicing, and Loan Operations Specialists. This position ensures loans are processed, reviewed, and serviced in accordance with regulatory requirements, bank policies, and quality standards. The manager is accountable for departmental efficiency, compliance, risk mitigation, and staff development while serving as a key liaison between loan operations, lending, credit administration, and compliance.

Essential Functions

Leadership & Department Oversight

- Lead, supervise, and develop the Loan Operations team including processors, loan servicing, and operations specialists.
- Assign workloads, monitor performance, and ensure department goals and turnaround times are achieved.
- Conduct staff training on regulatory updates, system changes, and loan processing procedures.
- Provide coaching, performance evaluations, and career development opportunities.

Operational Management

- Oversee end-to-end loan operations including application processing, compliance checks, booking, and servicing.
- Ensure loan documentation is accurate, complete, and compliant with regulations and bank policies.
- Coordinate workflow to maintain efficiency and minimize processing delays.
- Ensure quality control reviews are consistently applied across the loan lifecycle.

Compliance & Risk Management

- Monitor adherence to federal and state regulations including TRID, ECOA, Reg B, Reg Z, Flood Insurance, MLA, SCRA, and BSA/AML.
- Oversee exception management and ensure timely resolution of pre-close and post-close issues.
- Serve as liaison with auditors and regulators during exams, providing documentation and departmental responses.
- Conducts thorough reviews of charge-off, repossession, and OREO files, preparing and submitting accurate year-end IRS reports, including Forms 1099-A and 1099-C. Additionally, responsible for ensuring proper Form 1098 reporting on all mortgage loans.
- Conduct annual reviews of regulatory policies pertaining to the bank's lending functions, including but not limited to TILA, RESPA, Fair Debt Collection Practices, Fair Credit Reporting Act, ECOA, FNB Fair Practices, Flood, OREO, SAFE Act, SCRA/MLA, and Reg O.

Collaboration & Communication

- Partner with Loan Officers, Credit Administration, and Compliance to resolve documentation, servicing, or regulatory concerns.
- Communicates department performance, risks, and needs to senior management.
- Ensure smooth coordination between loan processing, pre-close, and servicing teams to maintain compliance and customer service standards.

Strategic & Continuous Improvement

- Develop and update loan operations policies, procedures, and checklists to ensure efficiency and compliance.
- Implement system and process enhancements in Teslar, Synergy, and Silverlake to improve operational workflows.
- Monitor key performance indicators (KPIs) and prepare management reports on departmental efficiency, quality, and compliance.

OTHER FUNCTIONS

Performs other duties as assigned or required.

MINIMUM REQUIREMENTS

The following are required to enable job holders to perform the essential functions of the job.

1. SKILLS

- Self-motivated and capable of working independently with minimal supervision.
- Excellent written and verbal communication skills, including active listening, clear articulation, and professional correspondence.

- Demonstrates a high degree of professionalism, poise, and tact when interacting with clients and colleagues, consistently representing the bank in a positive light.

2. KNOWLEDGE

- Thorough understanding of banking policies, procedures, and internal controls.
- Demonstrated understanding of loan origination processes and relevant compliance guidelines.
- Familiarity with Bank Secrecy Act (BSA) regulations and various entity structures.
- Understanding of common banking terms and industry-specific language.
- Ability to ensure adherence to banking regulations and compliance standards.

3. EXPERIENCE/EDUCATION

- Bachelor's degree in business, finance, or related field required; equivalent experience may be considered.
- Minimum 5–7 years of progressive experience in loan operations, including processing, servicing, and compliance responsibilities.
- At least 2 years of supervisory or management experience required.
- Strong knowledge of consumer and commercial loan documentation, compliance, and servicing standards.
- Proven leadership and team development skills with the ability to manage multiple priorities.
- Excellent organizational, analytical, and communication skills.
- Proficiency in Microsoft Office and banking systems including Teslar, Synergy, and Silverlake.

4. SCHEDULING

Generally, 8:00 a.m. to 5:00 p.m. Monday through Friday.

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.