



Everyday Banking.

Job Title: Vice President, Manager of Loan Servicing

Position Purpose

The Vice President, Manager of Loan Servicing is responsible for the Loan Servicing functions and the secondary mortgage market servicing and reporting.

Essential Duties and Responsibilities

The following represents a list of essential duties and responsibilities; other duties may be assigned as required.

- Develop and ensure the effectiveness and efficiency of the servicing department and ensures department goals align with the banks strategies and visions.
- Identify and implement process improvements, automation, and technology enhancements to streamline operations.
- Serves as liaison between OneLocal Bank and Fi-Serv for loans specifications and operations.
- Maintain loan servicing specifications, additions, deletions, edits and testing/implementation of new products. Responsible for input of all changes and/or additions to the Fiserv Loan Accounting System specifications.
- Manage Fannie Mae and Freddie Mac relationships including monthly reporting, balancing, error corrections, and resolution of any discrepancies.
- Maintain customer centric approach to ensuring borrowers receive excellent service & support.
- Handles escalated customer issues and works to resolve promptly.
- Completes all loan conversions, modifications and extensions based on the loan officer's submission.
- Implement policies, procedures, and systems involving daily operations and member service functions to maintain compliance with all regulations.
- Oversee loan advances, disbursements, and payment processing.
- Oversee collections for the bank. Provides reporting and implements strategies to minimize collection issues.

Other Duties

- SBA Reporting Monthly
- Manage Third Party Relationships
- Develop and institute practices and procedures to further enhance the efficiency and effectiveness of Loan Service Department
- Conduct various audits for accuracy of loan servicing functions.
- Adhere to all Bank policies and procedures as outlined in the Bank's Employee Guidelines.

Managerial Responsibilities

- Maintains competent and professional Loan Service Team members by recruiting, selecting, orienting, and training employees; maintaining a safe, secure, and legal work environment; developing personal growth opportunities.
- Accomplishes results by communicating job expectations; planning, monitoring, and appraising job results; coaching, counseling, and disciplining employees; developing, coordinating, and enforcing systems, policies, procedures, and productivity standards.
- Address disciplinary and/or performance problems according to company policy. Prepare warnings and communicate effectively with employees on warnings and make effective/appropriate decisions relative to corrective action as required and documents with HR.

Minimum Required Technical Skills and Qualifications

- Five to ten years of loan operations experience with prior managerial experience.
- High level of proficiency in Microsoft Office applications.
- High level of proficiency in all Fiserv loan applications.
- High level of proficiency in handling digital equipment.
- Proven leadership and customer service skills required.
- Thorough knowledge of loan servicing products, services, practices and policies.
- Managerial, communication and public relations skills.
- Extensive knowledge of a loan service department services, procedures, practices and related areas.
- High level of supervisory, decision making, analytical, organizational, communication and interpersonal skills.
- Stays current with industry advances and technology.

Education/Certifications/Licensure

- College degree or equivalent work-related experience.
- Specialized coursework and training or the equivalent in industry-sponsored educational programs or experience.

Language Skills

- Ability to interact with all management and staff.
- Ability to write reports and business correspondence.
- Ability to effectively present information and respond to questions.

Physical Demands

The physical demands and environmental factors described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Must be able to see and read fine print. Employee will have close visual contact with a computer monitor constantly.
- Must be able to communicate utilizing a telephone.
- Must have the mobility to allow access to all parts of the office.
- Must be willing and able to learn all the necessary computer functions.
- While performing the duties of this job, the employee is regularly required to use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand and walk. The employee must occasionally lift and/or move up to 20 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.