



## **JOB DESCRIPTION**

**POSITION TITLE:** Loan Servicing Coordinator  
**SUPERVISOR'S TITLE:** SVP/ Loan Operations Manager  
**DEPARTMENT:** Loan Administration  
**EMPLOYMENT STATUS:** Non-Exempt

### **CORE VALUES**

- Committed to making a difference in every interaction, every day
- Relationship driven with customers and staff members
- Demonstrated trustworthiness and integrity
- Hold yourself to a higher standard and demand excellence
- Be responsive and willing to do whatever it takes to get the job done

### **ESSENTIAL DUTIES & RESPONSIBILITIES:**

- ❖ Prepare loan documentation on Laser Pro as assigned by Supervisor.
- ❖ May review daily loan system reports to ensure proper payment posting, exception corrections and loan data. Distribute appropriate reports to loan officers and administrators on a weekly and monthly basis, as assigned by Supervisor.
- ❖ Review tickler reports to ensure collateral insurance and other ticklers are being monitored and followed, including, but not limited to, receiving collateral.
- ❖ Make sure proper approval authority has been obtained based upon the loan type and the borrower's current liability.
- ❖ "Board the loan" onto the loan system, ensuring that the appropriate information is entered in the correct system fields (ticklers, flex date fields, addendas, etc.).
- ❖ Disburse loan proceeds and fees paid per Disbursement Authorization. Prepare the Block Sheet to activate the loan with first disbursement and credit appropriate general ledger accounts for deferred fees and deferred costs.
- ❖ Identify "loans boarded" with "Exceptions to Loan Policy." Place a copy of the Credit Memo in the "Exceptions" binder or other system which accomplishes the task.
- ❖ Follow procedures for returning the file and post loan review pursuant to practices/procedures.
- ❖ Secures collateral and other documentation in safekeeping (documentation file). Prepares and manages credit and non-negotiable document files.
- ❖ Processes loan payments, loan draws and advances, including, but not limited to Construction advances.
- ❖ Process Participation payments/advances and forward to appropriate participant per Participation Certificate.
- ❖ Maintains record keeping for loan system, which may include balancing loan activity, preparing general ledger entries, verifying data entry, and correcting any errors or maintenance issues.
- ❖ Maintain credit files in an up-to-date condition. Manage file systems of retention storage and other related matters.
- ❖ Handle incoming mail, including but not limited to, receiving, sorting, copying and filing.
- ❖ Quotes loan balances, payoffs and payment information to customers, lending officers and processors.
- ❖ Process paid loans, including, but not limited to, Customer letter, "release" collateral.
- ❖ Reply to Demands for Payoff. (First Notify Loan Officer following that a demand has been received).
- ❖ Responds and researches exceptions reported by loan officers/loan processors; responds to customer inquiries.

- ❖ Responds to credit verification and payoff requests.
- ❖ May process charge-offs or non-accrual loans; maintains accurate records on non-accrual billed loans.
- ❖ Monitor and maintain the loan system for changes to original boarded loan entries such as “Change in Terms,” risk ratings, address changes, etc.

**JOB RELATED QUALIFICATIONS:**

***Knowledge/Skills/Abilities***

- ❖ Computer skills to include use of Microsoft Office products, Laser Pro and other programs as required.
- ❖ Strong mathematical ability.
- ❖ Strong analytical skills, time management, and organizational skills. Ability to handle detail oriented transactions.
- ❖ Excellent written and verbal communication skills, attention to detail and follow-through.
- ❖ Outstanding interpersonal skills, dedication to team work, and enjoys working closely with others.
- ❖ Ability to interact with coworkers, follow directions and work rules, and accept constructive feedback.

***Education/ Licenses/ Work Experience***

- ❖ High school diploma or GED equivalent required.
- ❖ Three to five years’ experience in banking/lending.
- ❖ Experience in a Note Department of a commercial bank, preferred.

*Management reserves the right to add/change duties and job requirements at any time. This job description is not an employment contract, implied or otherwise. The employment relationship remains “at-will”.*

*Bank of Southern California (Bank) is an Equal Opportunity Employer (EEO). It is the policy of the Bank to provide equal employment opportunity to all persons regardless of age, color, national origin, citizenship status, physical or mental disability, race, religion, creed, gender, sex, sexual orientation, gender identity and/or expression, genetic information, marital status, status with regard to public assistance, veteran status, or any other characteristic protected by federal, state or local law. In addition, the Bank will provide reasonable accommodations for qualified individuals with disabilities.*