



Position	Loan Servicing Clerk II
Department	Loan Servicing
Salary Grade	6

Under the general supervision of the Assistant Manager of the Loan Servicing Department, performs a variety of general and specialized functions to service and maintain the Bank's loans in a courteous, professional and ethical manner to provide efficient, accurate service to customers by following the Bank's policies, procedures and guidelines. Successfully completes initial and ongoing training programs including on-line courses, to maintain a comprehensive understanding of pertinent topics as the Bank deems necessary from time to time.

Primary Responsibilities Include:

1. Performs any functions necessary, within scope of authority and expertise, to provide the highest possible level of customer service and to increase the productivity and profitability of the Bank and its Passive Investment Company (PIC) subsidiary, TMB Mortgage Company.
2. Maintains high ethical standards while performing duties in accordance with the Bank's internal policies and procedures and within prescribed legal, regulatory and compliance guidelines.
3. Establishes and maintains consumer loan accounts. Reviews post-closing documentation for accuracy and compliance. Enters new loans on computer system, processes general ledger entries, and sets-up manual loan files. Records mortgage deed on land records, as required. Tracks missing loan documentation.
4. Reviews commercial loan payment postings, enters non-posted payments and disbursements on computer, and balances appropriate general ledger accounts.
5. Maintains variable rate indexes and adjusts rates on collateral loans as needed.
6. Maintains the sale of mortgages to the secondary market on computer system, prepares general ledger entries, and marks individual mortgage files accordingly. Remits payments to participation banks and secondary mortgage companies. Maintains and reconciles department ledger and reconciles general ledger cash book to computer reports.
7. Establishes, reconciles and maintains records for automated loan payments via EFT.
8. Responds to customer inquiries in a courteous and professional manner, promptly performing research and problem resolution as needed.

LOAN SERVICING CLERK II

Continued

Other Responsibilities Include:

9. Assists in review and proof of daily transaction posting of mortgage, consumer, and commercial loan payments.
10. Assists in the preparation of loan payoff letters with release documentation to attorneys.
11. Assists with other department work as needed including, but not limited to, documentation and review of loan files in connection with secondary market sales, construction advances, month-end reporting, and new mortgages.
12. Provides back-up assistance to other department staff as required to ensure the timely and accurate completion of department work and special projects.

The above is a description of the ordinary duties of the position. It should be expected that, from time to time, other duties both related and unrelated to the above may be assigned and, therefore, required.

Position Requirements:

- High school diploma or equivalent – plus one to two years experience in financial services, preferably loan-related.
- Demonstrated working knowledge of bookkeeping principles.
- Must be accurate, detail-oriented and display strong customer service and organizational skills.
- Able to proficiently utilize various types of office equipment, including, but not limited to, computer terminal, telephone, facsimile machine.
- Working knowledge of word processing and spreadsheet software applications is preferred.

Supervisory Scope:

None.