



# SENIOR LOAN OPERATIONS SPECIALIST

## JOB DESCRIPTION

### **JOB SUMMARY:**

The Senior Loan Operations Specialist is responsible for preparing and reviewing documents related to new commercial and mortgage loans. In addition, the Senior Loan Operations Specialist provides problem solving and support to internal and external customers by handling telephone and e-mail inquiries and mail communication. This position can lead to an Assistant Manager of Loan Operations position.

### **ESSENTIAL SKILLS AND QUALIFICATIONS:**

- Strong customer service orientation and well-developed problem solving skills.
- Ability to organize workflows and prioritize tasks in a multi-task environment. Attention to detail and accuracy.
- Computer proficiency, including working knowledge of Microsoft Word, Excel, Outlook and the ability to learn internal core loan operating and origination systems. Report writing skills are a significant plus.
- Working knowledge of Residential Real Estate Mortgage compliance regulations, including:  
TRID, RESPA, HMDA, FDPA. Knowledge of Residential Real Estate Mortgage processing and documents.
- Maintain knowledge of and ensure compliance with Bank Secrecy Act/Anti Money Laundering regulations and all other regulatory, security and Bank policies and procedures.
- Familiarity with Commercial C&I and Commercial Real Estate loan documents and processing.
- Ability to work tactfully and professionally with all colleagues, customers and vendors.
- 5-8 years of related financial experience.

### **TYPICAL TASKS:**

- Prepare loan documents within Service Level Agreement timeframes
- Verify new loans post boarding to help ensure that loan system data is accurate and complete
- Scan documents to electronic loan file record system (FDM). Maintain physical files.
- Provide daily assistance to new and existing customers to answer questions and solve problems, issues or exceptions. Examples include incoming account inquiries, processing loan payments and loan payoffs, recording new mortgages and satisfactions, vehicle and boat title processing, escrow accounting and processing, insurance monitoring.

- Assist Loan Operations Manager with documentation of department processes and procedures, with a focus on refining and improving them.

## **PHYSICAL/WORK CONDITIONS:**

The physical demands and work environment characteristics 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. The employee will regularly lift and/or move up to 20 pounds. The employee will regularly sit; stand; walk; talk; hear; use hands to finger, handle, or feel; and reach with hands and arms. Special vision requirements include close vision and the ability to adjust focus. The noise level in the work environment is usually moderate.

## **COMPANY CULTURE:**

All employees at MSB are expected to contribute toward a culture of disciplined execution, demonstrating key attributes of Skills, Drive and Humility in all aspects of their work. Balanced and persistent demonstration of these attributes in the workplace will support successful performance of quality work within deadlines, with or without supervision, and professional interaction with other employees, customers and suppliers. All staff members are expected to work effectively as a team contributor, communicating and coordinating work efforts with other employees and organizations as appropriate.