

Loan Operations Specialist

Location: Walhalla, SC

JOB SUMMARY: and PURPOSE

This position will be responsible for performing a variety of Loan Operation duties. This will include escrow processing, releasing collateral, filing, and various other duties as needed. The Loan Operations Specialist will work with customers, bank staff, and lending personnel.

ESSENTIAL FUNCTIONS:

Loan Operations:

- Handle Escrow processing for Taxes and Insurance; will include contact with Insurance Agents and County offices; processing checks for payment and assisting customers.
- Ensures all documents needed to place appropriate liens on vehicles are prepared and processed with State DMV offices.
- View reports in Image Centre in relation to job duties.
- Handles paid out loans, getting notes and collateral documents to customers, register of deeds, or attorneys.
- Filing of original loan document files and credit files.
- Work with others in the department to handle note exceptions, titles, mortgages, and insurance. This will include calling insurance agencies, attorneys, and customers.
- Back up for Imaging and review of imaged documents.
- Performs various other duties such as answering phones and handling email requests.
- Must have a professional attitude and appearance at all times.
- Must have excellent organizational, time management, problem prevention and problem-solving skills.
- Must possess the ability to handle confidential customer and/or bank information.
- Other duties may be assigned as needed. Please note this job description may not cover or contain a comprehensive list of activities, duties, or responsibilities that are required for this job. Duties, responsibilities, and activities may change at any time with or without notice.

QUALIFICATIONS:

1. Knowledge of general banking operations.
2. Excellent organizational skills.
3. Ability to multi-task and work under pressure.
4. Good communication skills.
5. Attention for details, logical thinking and results oriented.
6. Problem solver.
7. Ability to work individually and as a team player.
8. High school diploma or equivalency.

WORK ENVIRONMENT: This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, and fax machines.

PHYSICAL DEMANDS: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand, walk, and reach with hands and arms.

POSITION TYPE/EXPECTED WORK HOURS: This is a full-time 40-hour per week position. Days and hours of work are generally Monday through Friday, 8:00a.m. to 5:00p.m. (rotating 6:00p.m. on Friday) There will be occasions which may require extended time or after-hours commitment, such as for training or other work-related needs.