JOB DESCRIPTION: LOAN SERVICER
DEPARTMENT: LOAN OPERATIONS
REPORTS TO: SENIOR LOAN SERVICER

JOB SUMMARY

The primary function of the loan servicer is to assist customers and TrustBank personnel in all aspects of loan servicing. This person shall have the necessary skills and knowledge to handle all duties of loan servicing.

DUTIES

1. Treat all customers in a professional and courteous manner as described in the TrustBank Superior Service Commitment.
2. Assist customers and employees with any loan related question or issue.
3. Upload and service all loans on the core banking system. Including making appropriate tickets and requesting payment of invoices.
4. File mortgages, deeds, P- Tax, Releases and UCC's (new and continuations etc. with the appropriate county or state.
5. Process payments received in the mail.
6. Advance on line of credits when requested.
7. Maintain escrow accounts, make disbursements when needed, conduct annual escrow analysis reviews.
8. Mail billing, past due notices and rate change notices.
9. Monitor insurance requirements for loans. Force place insurance when required.
10. Order Loan Coupon books
11. Review daily reports and make corrections to unposted items.
12. Lease servicing
13. Oversight of Participation loans
14. Oversight of Floor plan loans
15. Monthly reporting to 3rd party vendors including but not limited to: Freddie Mac, Proctor, IAC ARCH, etc.
16. SBA Reporting
17. Prepare reports for lenders and Board of Directors.
18. Process miscellaneous loan payments, ACH payment requests and Payoff requests.
19. Update ticklers on system.
20. Review and assign CECIL/Risk ratings to new loans.

Every employee must be knowledgeable about each product and service offered by TrustBank. It is the opinion of TrustBank that the best way to learn about these products is to use them. Therefore, it is highly recommended of all TrustBank staff to personally use Online Banking and Online Bill Pay products, in particular so they are better able to market them professionally.

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