

## **Loan Servicing Specialist**

This is your chance to join **Fleetwood Bank**, the only independent community bank headquartered in Berks County. We have an exciting opportunity for a Full-Time **Loan Servicing Specialist**. We are looking for a team player that will provide outstanding internal and external customer service. Serve as a knowledge expert in the consumer mortgage and commercial lending areas.

40 Hours a week Monday – Friday

## Responsibilities:

- Reviews and inputs new and existing loan files to include proper documentation and completeness, prepares information to be entered, inputs loan on core software, notes any documentation deficiencies and problems that need to be researched, and does all initial transactions, including the initial advance, escrow funding, and payment of fees.
- Answers internal and external phone calls to the Loan Operations area with outstanding customer service; responds to internal and external email requests. Performs research to resolve customer issues and inquiries; makes corrections and adjustments as necessary.
- Prepares correspondence to customers, attorneys, tax collectors, title & settlement companies, and other financial institutions.
- Pulls, prepares, reviews and acts on multiple daily and monthly reports.
- Performs quality control reviews of booked loans put on the system and scans into document archives.
- Establishes escrow accounts on loans for payment of county and school taxes, insurance (hazard, flood) and/or Private Mortgage Insurance (PMI).
- Perform initial file reviews to include confirming the file was scanned, agreements were executed, manage collateral tracking and send to applicable stakeholders, check for insurance and flood, etc.
- Assists Loan Compliance area with delinquent loan collections. Work with loan officers and delinquent
  borrowers for resolution by contacting borrowers and preparing letters. If warranted, works within
  the system and with legal counsel, up to and including, foreclosure on the collateral.
- Assists with monitoring and tracking of all the Bank's collateral being held on all loans, to include, but not limited to: mortgages, vehicle titles, Uniform Commercial Code financing statements (UCCs), assignments of life insurance, assignments of leases.
- Assists and resolves e-Oscar credit bureau reporting disputes within the designated timeframe, working with the departments involved to effect resolution.
- Other duties as assigned.

## Qualification

- High School Diploma or equivalent
- A minimum of 2 years banking and customer service experience
- Experience in bank lending preferred
- PC Skills including Microsoft Word, Excel, Outlook, and various web browsers