

ADIRONDACK BANK POSITION DESCRIPTION

TITLE: Team Leader – Loan Servicing
DEPARTMENT: Loan Servicing
LOCATION: 185 Genesee St. Utica, NY, 8th Floor
REPORTS TO: Manager of Loan Servicing
GRADE: 34

SUMMARY

Assists in documenting procedures for the Loan Servicing area. Facilitates existing processing and develops new processes which are highly effective for the processing of loan requests. Ensure the processes meet customer service and regulatory requirements for consistent and accurate relaying of information. Provide technical support for the training of all procedures and policies. Acts as a liaison between manager and staff to ensure completion of department standards and goals.

ESSENTIAL DUTIES & RESPONSIBILITIES

1. Leads the loan servicing team responsible for loan processing, documentation, review, post-closing tasks including booking loans and quality control for all booked commercial and consumer loans.
 2. Review and resolve discrepancies on mortgage, consumer and commercial loan documents to ensure accuracy and compliance with approvals, policies and regulations.
 3. Develop and maintain strong, positive relationships with customers, loan analysts, loan originators and commercial origination team.
 4. Review processes and procedures, identify efficiencies and inaccuracies and create solutions resulting in a streamlined and accurate process and update each procedure accordingly.
 5. Utilize negotiation and problem solving skills daily with customers, participating banks and co-workers.
 6. Develops and maintains department procedures that incorporate all regulatory requirements. Compiles all information for any audit or compliance requests.
 7. Responsible for serving as a backup in the management of all Loan Servicing functions.
 8. Provide assistance to staff concerning customer inquiries, problems and research on loan questions or issues.
 9. Develop and train team members in an effort to reach the highest possible performance standards of each member of the team.
 10. Understand the abilities, features and capabilities of the appropriate banking applications.
 11. Responsible for the timely and accurate processing of loans sold to investors.
 12. Tracking and processing of non-escrowed and escrowed loans using vendor reporting.
 13. Perform other duties as assigned by the Loan Servicing Manager or Senior Management.
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SUPERVISORY RESPONSIBILITIES

The position of Team Leader – Loan Servicing is responsible for the supervision of multiple employee(s), and normally carries out supervisory responsibilities in accordance with the Bank's policies and applicable laws. This position may also be responsible for the direct supervision of on-site consultants, auditors, and/or vendors engaged in Loan Servicing operations as assign by the Manager of Loan Servicing.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Bachelor's degree (BA) or equivalent education from a technical or trade school; or 5 years related experience and/or training; or equivalent combination of education and experience. Work related experience should consist of a loan servicing background in information, products or services.
- Basic knowledge of Bank Operations and lending products and services; related state and federal laws and regulations, and other Bank operational policies and procedures.
- Exceptional organization skills with the ability to handle complex multifaceted issues and respond quickly and effectively to various situations.
- Advanced knowledge of related state and federal lending and compliance laws and regulations, and other Bank lending policies.
- Exceptional oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, speak clearly to customers and employees.
- Intermediate math skills; calculate interest and balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Demonstrate strong analytical and project management skills for a variety of tasks and projects.
- Ability to work with no supervision while performing duties.