

COMMUNITY FIRST FUND TEAM MEMBER PROFILE

Date: 07/2020

Name: Vacant

Position/Title: Documents Associate

Department: Loan Administration Reports To: Chris Casciano, VP, Director of Loan Administration

Salary Band: Core Operations

CHARACTERISTICS

- Organized/ Efficient
- Approachable
- Analytical
- Independent/ Self-motivated
- Ethical
- Goal Oriented
- Conscientious
- Communicative
- Performs well in a fast paced work environment
- Supportive
- Curious
- Creative

SKILLS

- Proficiency in Microsoft Products; with strong skills in Excel.
- Capacity to learn departmental software systems and databases, including but not limited to Customer Relationship Management software, SPARK, The Exceptional Assistant (TEA) and cloud based programs like Microsoft 365 and Power BI.
- The ability to maintain a high degree of accuracy and attention to detail.
- Ability to work independently.
- Strong written and verbal communication skills.
- Strong analytical skills.
- Time management.
- Customer service.
- Ability to work effectively with racially and socially diverse individuals.

EXPERIENCE

- Associate degree or commensurate experience in business or related field.
- Two years customer service with a high degree of customer focus and interaction
- Knowledge of lending, loan administration and portfolio management desired
- Spanish speaking preferred

ROLE: The Documents Associate is responsible for administrative review of all documentation for accuracy and completeness in accordance with lending policy, processing and maintaining insurance information, customer service calls, data entry, and coordination of monthly loan billing.

RESPONSIBILITIES:

- 1. Loan Documentation and Processing**
- 2. Insurance Documentation**
- 3. Client Customer Services**
- 4. Individual, Team and Company Participation**

EXPECTATIONS:

- 1. Loan Documentation and Processing**
 - a. Reviews all closed loan documentation and collateral files to ensure all documents are completed, accurate and signed in accordance with policy and procedure.
 - b. Ensures that all necessary collateral requirements have been completed in accordance with standard policies and procedures.
 - c. Inputs and maintains loan documentation records for new and existing loans in the appropriate loan software.
 - d. Communicates directly with lending and closing staff regarding exceptions, inaccuracies and incomplete loan documentation.
 - e. Receives and processes requests for payoffs on all loans.
 - f. After loans are paid off on the software system, the associate prepares the loan collateral for release.
 - g. Receives appraisals on new loans and prepares documents for management's secondary review.
 - h. As loans reach their maturities, notifies appropriate lender to complete extensions.
 - i. Provide periodic reports to management regarding documentation exceptions and problems with loan file information
 - j. Supports the accounting department with the processing of monthly loan invoices
 - k. Assists with developing, maintaining and promoting Loan Administration Departmental procedures
- 2. Insurance Information**
 - a. Reviews and processes all insurance information including renewals for existing loans; tracks all insurance updates and communicates with clients on deficiencies.
 - b. Provides reports to management on insurance processing
- 3. Client Customer Services**
 - a. Supports clients with providing full customer service, accurately and completely on all related requests, including:
 - i. Information on final loan payments, modifications, and maturities
 - ii. Loan payment information for ACH processing
 - iii. General service requests
 - b. Be available for additional needs

4. Individual, Team & Company Participation

- a. Quarterly Coaching Sessions and Annual Review Meeting
- b. Department Meetings
- c. Opportunities Meeting, Quarterly Business Meeting, Sales Rally
- d. Participate in training, assessments, and surveys as directed
- e. Special Events Attendance & Support

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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is frequently required to stand, sit, talk and hear.
- The employee is occasionally required to move about the office; use hands and fingers to feel, handle, or operate office equipment.
- Specific vision abilities required by this job include close vision and the ability to adjust focus.

Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- The work is performed primarily in an office or client business setting. The noise level in the work environment is moderate.
- Travel in a wide geographic area is required approximately 10% of the time. Employee must hold a driver's license and able to drive, and able to travel outside of the office for meetings, conferences, client visits and other job-related commitments.

The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to the position. The team member profile does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.