

JOB POSTING NOTICE



POSITION: Loan Servicing Specialist

LOCATION: Sulphur Springs, TX

SCHEDULE: Monday - Friday 8:00 am - 5:00 pm

POSITION PURPOSE

This position is responsible for all servicing activities involved in the post-closing of loans. This employee offers the customer the highest degree of service and promotes all Alliance Bank's products and services.

SKILLS, KNOWLEDGE, AND PHYSICAL REQUIREMENTS

- Ability to read, write, and speak the English language; bilingual helpful.
- High school diploma or equivalency.
- Ability to offer Alliance Bank's products or services.
- Two (2) years' experience in banking or job-related field and one (1) year of training and/or education in the field or a combination of education and experience providing equivalent knowledge.
- Must possess excellent interpersonal communication skills and have the ability to deal with and respond to employees, customers, third party vendors, and salespersons with tact, diplomacy, and a sense of urgency.
- Ability to organize and prioritize own tasks and responsibilities as well as certain departmental functions to improve overall efficiency as well as to set goals and meet deadlines.
- Ability to work accurately under deadline situations and to adapt to a fast-paced environment.
- Ability to present a professional demeanor at all times.
- Ability to handle stressful situations throughout the organization.
- Ability to operate basic office equipment including a PC with job-related software.
- Ability to handle bank and customer transactions with a high level of confidentiality.
- Knowledge of state and federal regulations.
- Knowledge of Alliance Bank's loan policies and procedures.
- Schedules are prepared based on business needs and are subject to change at any time. This may include the need for evenings, weekends, or holiday coverage.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

- Personify Alliance Bank's mission statement of **The best in all we do.**
- Promotes Alliance Bank's culture through all interactions modeling the Alliance Bank way of Customer Experience.
- Handle clerical phases of loans including but not limited to:
 - Assess delinquent taxes.
 - Pay escrowing taxes and insurance.
 - Insurance
 - Assure that every loan is insured according to regulations and bank policies
 - Check insurance on new loans
 - Place all loans that are out of compliance with bank policy on VSI Insurance
 - Balance all VSI premiums and refunds
 - Work insurance collateral tracking
 - Prepare escrow analysis annually.
 - Maintain pending file report on exceptions
 - Assist loan officers in clearing exceptions.
 - Track title policies and recorded documents.
 - Assist in ensuring that all loan collateral liens are perfected and appropriately filed
 - Mail adjustable-rate letters.
 - Prepare coupon books.
 - Handle file maintenance.
 - Handle Credit Disputes.
 - Responsible for booking all charge-off loans, and setting them up on charge-off bank, along with the booking of payments/recoveries.
 - Post payoffs and payments, including un-posted items and automatic payment setup.
 - Post draws.
 - Book loans and modifications and extensions.

**This is a summary of the requirements and essential functions.
The full job description is available upon request.**

Qualified applicants should submit a resume to HR@Alliancebank.com.



AN EQUAL OPPORTUNITY EMPLOYER