



CAREER OPPORTUNITY

Job Title: LOAN SERVICE SPECIALIST

FLSA Status: Non-Exempt

Reports To: FVP Portfolio & Loan Servicing Manager

Location: West Covina

ABOUT Universal Bank

Universal Bank is a premier company in West Covina CA, that has remained dedicated to the commitment of serving our local communities. We provide customized customer service by offering a full array of deposit and loan products. Our corporate office is located in West Covina CA, with five branches serving LA County in West Covina, Monterey Park, Rosemead, Eagle Rock and Arcadia. Our cultivated team is an extremely knowledgeable banking professional.

Position Summary

Under direct supervision, serves as a representative to the Loan Service Department. Handles all aspects of Foreclosures, Collections, and Delinquency Reporting. In addition, performs various duties for the loan service department.

General Responsibilities

The duties listed below 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 this position.

- Processes all payments and journal entry postings.
- Processes all field maintenance and updates to loans on the Fiserv loan system.
- Handles all aspects of Collections, foreclosures, and bankruptcy monitoring.
- Prepares and sends out all NOI's & NOD's.
- Closes out and prepares files for transfer to the Real Estate Owned (REO/Special Assets) department on those properties acquired through foreclosure.
- Interfaces with outside vendors as necessary; i.e. Tax Service Company and Third-Party Foreclosure Company.
- Prepares all mortgage and consumer loan Demand for Payoff Statements and Beneficiary Statements.
- Boarding of all new real estate loans. Input renewals, modifications and any changes to existing real estate loans and lines of credit.
- Performs quality control on loans boarded.
- Assists in the preparation of Management/Board reports including Maturity and Delinquency reports.
- Prepares maturity notices for matured loans.

- Set-up loans for Auto-Pay and monitors these loans monthly for exceptions and/or rejections.
- Prepares monthly pledge listing reporting to the FHLB and FRB.
- Maintains UCC ticklers for applicable loans.
- Assists with the collection of annual financial information and updates the Sageworks Tickler system accordingly.
- Provide quality customer service to borrowers and respond to inquiries in a prompt and efficient manner.
- Assists other staff/department, as necessary.
- Performs other duties/assignments as requested by supervisor or manager.

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience:

- High school diploma and some college level course work desirable.
- 1 - 3 years Banking Experience;
- 1-3 years Loan Service Experience
- Good computer skills, including experience with loan system (Fiserv).
- Excellent written and verbal communication skills.
- Excellent organizational skills.

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

- While performing the duties of this Job, the employee is regularly required to talk or hear. The employee is occasionally required to stand; walk and sit.
- The employee must occasionally lift and/or move up to 10 pounds.
- No specific vision abilities required by this job.
- Noise level in the work environment is usually moderate

Universal Bank is an Equal Opportunity Employer. Anyone needing accommodation to complete the interview process should notify the recruiter.

You may or may not receive a response to your inquiry by email, mail or fax depending on the number of job openings, volume of inquiries, and your qualifications.