



Position Description Loan Servicing Clerk I

Job Title:	Loan Servicing Clerk I	Department:	Loan Operations
Reports To:	Loan Servicing Officer	FLSA Classification:	Salary-Non-Exempt
Hours:	Monday – Friday; 40 hours/week		

Position Summary:

Loan Servicing Clerk I is an entry-level loan servicing role. The Loan Servicing Clerk I provides operational support for all phases of loan servicing activities. Responsibilities include loan boarding, collateral maintenance, document filing, payment processing, record maintenance, customer support, and regulatory documentation. This position works closely with lending, compliance, and operations staff to ensure accurate loan records, regulatory compliance, and excellent customer service. This position functions in a fast-paced banking environment requiring a high degree of accuracy, confidentiality, and attention to detail. The employee must be able to manage multiple priorities while meeting established deadlines and service standards.

Essential duties are not intended to be an exhaustive list of all responsibilities, duties, and skills. They are intended to provide accurate summaries of what the job classification involves and what is required to perform it. The omission of specific statements or duties does not exclude them from the position if the work is similar, related, or a logical assignment to the position. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodation may be provided to enable individuals with disabilities to perform the essential duties and responsibilities of this job.

Bank of St. Francisville is committed to providing equal employment opportunities. We will not discriminate against employees or applicants for employment on any legally recognized basis including, but not limited to, veteran status, race, color, religion, sex, marital status, national origin, physical or mental disability, age, political affiliation, or any other category protected by federal, state, or local law or ordinance.

Duties/Responsibilities:

- Responsible for reviewing loan files for completeness
- Board new loans to the core banking system and process funding transactions.
- File all DMV and Clerk of Court documents including UCC continuations, mortgage re-inscriptions, etc.
- Maintain loan data in Core system (collateral values, loan rating, flood zone, etc.)
- Review Extensions and Change in Terms files for completeness and update information in Core system, process payments and fees related to the transaction
- Retrieve and mail paid Promissory Notes to customers
- Responsible for releasing collateral documents (titles, mortgage cancellations, etc.), and update document status in imaging system
- Provide telephone support to assist customers with inquiries, process transfers, and manage one-time ACH loan payments
- Provide cross-functional support and departmental backup for loan operations as needed.
- Obtain necessary training to stay knowledgeable on all regulatory and internal policy changes for all loan types (Personal, Real Estate, and Commercial).
- Comply with and enforce all bank policies and procedures and regulatory requirements.
- Maintain the highest level of professionalism and team support while exhibiting BSF Core Values.
- Perform additional tasks as assigned.



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Competencies:

- Excellent communication and interpersonal skills, with the ability to effectively interact with customers and colleagues.
- Demonstrated willingness to learn and adapt to new processes, products, and technologies.
- Strong organizational skills, with a proven ability to handle multiple tasks and prioritize effectively.
- Proficient in time management, capable of meeting deadlines and managing workloads efficiently.
- Exceptional attention to detail, ensuring accuracy and precision in all tasks and transactions.
- Comfortable and proficient in utilizing various technologies and software applications relevant to the role.
- Collaborative team player who works effectively with colleagues and contributes to team objectives and morale.

Education and Experience:

- High school diploma or (GED) required
- One to three years of banking experience

Performance Expectations:

- Accurate and timely loan boarding.
- Timely filing of collateral and legal documents.
- Minimal post-booking documentation exceptions.
- High accuracy in loan maintenance transactions.
- Compliance with internal policies and regulatory requirements.
- Positive internal and external customer service feedback.

Physical Requirements:

This position operates primarily in an indoor setting. It requires long periods of sitting at a desk and operating a computer or other office equipment and frequent periods of walking/standing throughout the day. This position requires frequent communication with others, both speaking and listening. Lifting and carrying up to 15 pounds may be required as necessary.

Acknowledgement:

I have reviewed and understand the responsibilities listed in this job description and acknowledge that I am able to perform the essential functions of the position. I understand that the duties of this position may change on a temporary or regular basis according to the needs of the company, and these changes may not specifically be included in this job description. If I have questions about my position, I understand that I should discuss them with my manager.

I further understand that this job description does not create an employment contract, and my employment is strictly at will unless otherwise agreed upon in writing by the CEO of the company.

Employee Name (Print)

Employee Signature

Date