

## **JOB DESCRIPTION**

**Position:** Operations Service Representative, Lending Administration    **Group:** 2  
**Reports to:** Assistant Manager

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### **Primary Responsibility/Basic Purpose:**

Under general supervision, the Operations Service Representative, Lending Administration is responsible for the centralized processing of all loans, mortgages and lines of credit facilities. Coastal Community strives "to be the leaders in building relationships that improve financial health, enrich people's lives and build healthier communities." It is the responsibility of the Operations Service Representative to carry the vision statement forward in order to build, maintain, attract and expand the member's relationship with Coastal Community. The Operations Service Representative provides friendly, professional service in an efficient and financially responsible manner.

### **Representative Duties:**

1. Disburse loans and mortgages, audit loan files for completeness and accuracy, and advise manager of deficiencies.
2. Obtain and disperse information to and from outside sources, (e.g., lawyer's payout statements) on a timely basis.
3. Obsolete mortgages, loans, LOC's and security releases including closing of files, completing the discharge and rebating insurance if applicable.
4. Answer telephone inquiries and perform a variety of general loan administration functions including report maintenance and production.
5. Perform other related duties as required.

### **Required Qualifications:**

- Minimum of one year financial service experience or an equivalent combination of education and experience.
- Successful completion of CUIC 185 and/or CUIC 200.
- Successful completion of CUIC 210.
- Successful completion of the MSR II course and exam.
- Solid working knowledge of all Coastal Community products and services.
- Solid working knowledge of the banking system.
- Solid working knowledge of administration procedures related to the processing of loans, mortgages and LOC's.
- Solid working knowledge of lending policies and products.
- Solid working knowledge of the loans origination system.
- Actively pursuing the CUIC Fellowship Designation and/or other related education.
- Above average MSR/OSR skills.
- Demonstrated leadership skills.
- Excellent written and verbal communication skills.
- Prior loans administration of lending experience is preferred.

### **Required Abilities:**

- Proficient with the Windows suite of programs.
- Ability to utilize sound judgement in developing recommendations.
- Ability to multitask while providing quality service.

- Ability to complete projects and work within time constraints in a high paced environment.

**Skills to Benefit this Position Include:**

- Customer Service Skills
- Time Management Skills
- Interpersonal Skills
- Problem Solving Skills

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