



JOB DESCRIPTION

JOB TITLE:	Loan Operations Manager	JOB GRADE:		FLSA:	Exempt
BRANCH/DEPT:	Loan Operations	REPORTS TO:	Chief Operating Officer	REV. DATE:	6/30/14

SUMMARY:

Responsible for the overall loan operations management and oversight of the consumer and commercial loans support staff. This includes document preparation, processing and servicing, account reconciliation and reporting functions, post closing document review and imaging. Supervise loan document preparation to ensure all loans are being processed in a timely and proper manner. Supervise all aspects of loan servicing to include payment posting, loan booking and system review. Manage the post-closing function to ensure all Deeds of Trust, UCC's and Security documents are accurate and the Bank is secured. Oversee the imaging and vault retention of secured documents and legal instruments and ensure they are properly imaged for the review of lenders and audit personnel.

PRINCIPLE ACCOUNTABILITIES:

- Research and compile information for use in monitoring the operations of the loan document preparation, loan processing and servicing, Post-Closing Review and Imaging areas. Function as a resource for training and information for operations. Provide leadership, as needed, for fellow associates.
- Achieves staff results by communicating job expectations; planning, monitoring, and appraising job results; coaching, counseling, and disciplining employees; developing, coordinating, and enforcing systems, policies, procedures, and productivity standards.
- Maintain and develop a sound foundation in the area of commercial and consumer loan documentation. This includes keeping abreast of changing legal situations, industry trends, and product specific issues.
- Provides continuous communication to ensure consistent quality of work by centralized and de-centralized loan documentation preparers. Forecast trends in loan production to ensure proper staffing is in place and prepared.
- Ensure that the necessary management reporting tools are maintained to accurately measure and report timeliness and quality of service levels, production and error statistics.
- Establish and monitor performance and production goals for the respective areas within loan operations. Supervise staffing to ensure optimal performance and production in meeting departmental goals.
- Act, or appoint appropriate loan operations personnel, as liaison to the external/internal Auditor & Compliance Officer for audit and compliance issues.



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- Assist with responses to Credit Risk Review loan audits and supervise maintenance of the tracking required by the loan reviews. Assist in the preparation responses for examiners, auditors, or external/internal audit and make corrections as necessary.
- Train new, and monitor experienced, personnel to ensure Fidelity policies and procedures, as well as state and federal regulations, are being adhered to and followed.
- Ensure accuracy and proper use of tracking reports for key information such as UCCs, insurance, account review, etc.
- Review/audit management functions and procedures on a consistent basis making recommendations to improve quality and productivity.
- Manage to goals related to expense reduction, revenue generation and turnover.
- Perform other related work as required.

BASIC QUALIFICATIONS:

- Bachelor's degree with concentration in business administration, accounting, finance or related field; or equivalent relevant experience in a financial institution.
- Five to seven years functional banking experience, three years of which are in a managerial capacity. Must have experience with two or more segments of loan servicing. Commercial loan exposure and real estate lending is a plus.
- Thorough knowledge of administrative, documentation and servicing procedures.
- Possess a working knowledge of bank Loan Policies
- Understand the issues and concerns of outside regulatory bodies and their impact on the loan operations department.
- Experience in managing, and monitoring the performance and production of, a department of 10 or more employees.
- PC literate with proficiency in the Microsoft Office Suite to include Word and Excel, database reporting, and mortgage loan systems.
- Excellent decision-making, analytical, and mathematical ability.
- Good loan judgment (flexible common sense underwriting)
- Self-motivated individual who is detail oriented and able to multi-task.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

Affirmative Action/Equal Opportunity Employer