



JOB DESCRIPTION

Position: Loan Servicing Analyst

Reports To: Vice President - Loan Servicing

Department: Loan Servicing

Location: Clearwater FL

Status: Exempt

Schedule: Full Time

Summary:

The Loan Servicing Analyst position will be focused on facilitating day-to-day operations as well as providing risk-based monitoring for a portfolio of institutional investments in multifamily developments (apartment complexes). Position will involve the servicing of HUD, USDA, GMNA and warehouse Lender loans including cash management, monitoring of tax & insurance payments, release of escrow payments, monthly mortgage invoicing, UCC continuations and other ad-hoc reporting responsibilities. While the position will focus on servicing of commercial loans, candidates with a single-family servicer background and/or agency experience are welcome to apply. A background in commercial banking, specifically in construction loan servicing or administration, is a plus.

This is a ground floor opportunity with a growing investment/mortgage banking lender approved by HUD, USDA, GMNA, and numerous private institutions.

Duties and Responsibilities:

- Maintain a current working knowledge of all internal policies and procedures related to the loan servicing of the portfolio.
- Daily cash posting in servicing system (FICS).
- Daily lockbox receipts, processing and other cash management for incoming payments including monitoring of daily lockbox deposits and subsequent outgoing transfers daily.
- Annual and ad-hoc escrow analyses.
- Monitoring of annual Replacement Reserve increases.
- Payment of Replacement Reserve draws.
- Monthly Lender & Ginnie Mae Reporting.
- Preparation and distribution of monthly invoices to Borrowers.
- Monitoring and maintenance of UCC-1 and UCC-3 continuations.
- Analysis and payment of annual USDA fees.
- Prepare periodic and ad-hoc reports for both internal and external parties.
- Maintain a cooperative and professional manner with internal and external customers.
- Must be able to write short reports in a clear and concise manner.

- Must be a team player and be willing to “wear multiple hats”.
- Work must be thorough, accurate and timely.

Position may also assist with overflow Asset Management functions such as:

- Track and report on progress of multifamily properties during construction and lease-up phases
- Collect, review and process draw request documentation provided by customers for recommendation of approval for timely release of funds.
- Interact with management companies and property owners to facilitate collection of deliverables required in loan documents.

Supervisory Responsibilities:

- This job has no supervisory responsibilities.

Qualifications:

- Bachelor's Degree (BA) from four-year college or university in a business-related profession., one to two years of related industry experience and/or training, or equivalent combination of education and experience.
- Computer skills required: Electronic Mail Software (Outlook), and advanced Microsoft Word and Excel abilities.
- Two or more years of experience working on a commercial loan portfolio or working with a Low Income Housing Tax Credit syndicator.
- A background in commercial banking, specifically in construction loan servicing is a plus.
- Three years of permanent or construction loan servicing experience (agency preferred)
- Experience with the servicing system, FICS and/or Crystal Reports is a plus.

COMPETENCIES:

- **Diversity** - Demonstrates knowledge of EEO policy; Shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes a harassment-free environment; Builds a diverse workforce.
- **Ethics** - Treats people with respect; Keeps commitments; inspires the trust of others; Works with integrity and ethically; Upholds organizational values.
- **Analytical** - Synthesizes complex or diverse information; Collects and researches data; Uses intuition and experience to complement data; Designs workflows and procedures.
- **Attendance/Punctuality** - Is consistently at work and on time; Ensures work responsibilities are covered when absent; Arrives at meetings and appointments on time.
- **Business Acumen** - Understands business implications of decisions; Displays orientation to profitability; Demonstrates knowledge of market and competition; Aligns work with strategic goals.

- **Dependability** - Follows instructions, responds to management direction; takes responsibility for own actions; keeps commitments; commits to long hours of work when necessary to reach goals; completes tasks on time or notifies appropriate person with an alternate plan.
- **Innovation** - Displays original thinking and creativity; meets challenges with resourcefulness; generates suggestions for improving work; develops innovative approaches and ideas; presents ideas and information in a manner that gets others' attention.
- **Judgement** - Displays willingness to make decisions; exhibits sound and accurate judgment; supports and explains reasoning for decisions; includes appropriate people in decision-making process; makes timely decisions.
- **Oral Communication** - Speaks clearly and persuasively in positive or negative situations; listens and gets clarification; responds well to questions; demonstrates group presentation skills; participates in meetings.
- **Problem Solving** - Identifies and resolves problems in a timely manner; gathers and analyzes information skillfully; develops alternative solutions; works well in group problem solving situations; uses reason even when dealing with emotional topics.
- **Professionalism** - Approaches others in a tactful manner; reacts well under pressure; treats others with respect and consideration regardless of their status or position; accepts responsibility for own actions; follows through on commitments.
- **Written Communication** - Writes clearly and informatively; edits work for spelling and grammar; varies writing style to meet needs; presents numerical data effectively; able to read and interpret written information.

PHYSICAL DEMANDS AND WORK ENVIRONMENT:

- Occasionally required to walk
- Continually required to sit
- Frequently required to talk or hear
- While performing the duties of this job, the noise level in the work environment is usually moderate
- The employee must continually lift and/or move up to 10 pounds