



SUMMITBANK

TITLE: SBA Servicing Specialist
REPORTS TO: SVP, SBA Program Administrator
FLSA: Non-Exempt
CATEGORY: Full Time
SHIFT: Monday – Friday 8:15 – 5:15
MEAL/BREAKS: One (1) paid 15 minute break per four (4) hours worked and one (1) unpaid sixty (60) minute meal break.

SUMMARY

Under general supervision, the SBA Servicing Specialist provides administrative and operational support in the areas of documentation, loan servicing, and reporting. Assumes responsibility and is accountable for adherence to Bank policies and procedures, as well as all applicable state and federal laws and regulations pertaining to employment and banking.

ESSENTIAL DUTIES

1. Provide excellent personal customer service to all internal and external clients by treating people with respect; keeping commitments; inspiring the trust of others; working ethically and with integrity; upholding organizational values; and accepting responsibility for own actions.
2. Obtains proof of borrowing authority including but not limited to: articles of organization, articles of incorporation, bylaws, operating agreements, partnership agreements, and public record information.
3. Prepares SBA commercial loan modification documentation packages including all specific SBA forms using LaserPro software. Ensures correct combination of documents will be prepared/received for each transaction to secure legal interests of the Bank and are in compliance with SBA, the Bank, and regulatory policies and procedures. Documentation package may at times include recording instructions and reconveyance related paperwork.
4. Calculate, prepare and submit monthly SBA 1502 account report and manage any errors resulting from submission.
5. Prepares 4506C forms to obtain tax transcripts, then submits and obtains tax transcripts from IRS online interface. Work with IRS to receive transcripts when an error arises. Accurately verifies transcript information received against tax returns provided for consistent reporting. Settles incurred charges from IRS, due monthly.
6. Calculate, prepare and submit SBA payoff requests and notices.
7. Retrieve and review general insurance certificates in order to appropriately protect collateral by obtaining prior to loan closing and following for all necessary insurance for the life of the loan.
8. Orders title reports, business valuations, real estate appraisals, environmental reports, UCC searches, OFAC searches, SAMS searches and Secretary of State searches.
9. Accurately complete all DMV paperwork for titled vehicles to ensure Bank is in proper collateral position.
10. Prepare SBA Loan draw requests for approval, follows for accurate disbursement of funds, followed by scanning and documenting loan file with completed draw request.

- 11. Maintains related paper and electronic file systems so that necessary documents can be found easily, and documentation is consistent and complete.**
- 12. Follows pending or expiring ticklers as it relates to loan servicing of established portfolio.**
- 13. Process customer service requests including; address updates, loan statement requests, sending completed loan document packages, etc.**
- 14. Receive and review department incoming mail.**
- 15. Assist SBA colleagues in gathering financials for signature at closing, completing financial certification memo, create gifting letter together with obtain necessary signatures and required additional proof of funds.**
- 16. Upon loan closing send SBA Form 159 to Colson Services and save receipt of sent form, as well as the SBA Guarantee Fee Paid receipt.**
- 17. Assumes responsibility for various department functions in the absence of colleagues or in overload situations**
- 18. Completes additional Department and Compliance training as assigned. Maintains compliance with Bank's BSA/AML policies and procedures.**

SECONDARY DUTIES

- 1. Provides direct & indirect customer service by giving advice and answers for a variety of basic to complex questions to clients and colleagues, exhibiting the necessary follow through with clients and/or colleagues.**
- 2. Maintains all related paper and electronic file systems so that necessary documents can be found easily, and documentation is consistent and complete.**
- 3. Assumes responsibility for various department functions in the absence of staff members or in overload situations.**

GENERAL

- 1. Provides excellent personal customer service to all internal and external clients by treating people with respect; keeping and managing expectations and commitments; inspiring the trust of others; working ethically and with integrity; upholding organizational values; and accepting responsibility for own actions.**
- 2. Follows policies and procedures; completes administrative tasks correctly and on time; contributes to the overall profitability of the Bank through cost controls and expense monitoring.**
- 3. Applies good judgment in decision making and sees beyond immediate assignments and acts on opportunities and problem areas.**
- 4. Performs position safely and reports potentially unsafe conditions.**
- 5. Works according to established schedules, arriving on time and with a positive attitude.**
- 6. Maintains work area in a clean and orderly manner.**
- 7. Any other duties as defined by management.**

QUALIFICATIONS AND DEMONSTRATED ABILITIES

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- 1. Minimum of an Associate's degree or three (3) years of related experience in a professional, office environment and/or training; or equivalent combination of education and experience. Educational experience, through in-house training sessions, formal school or related curriculum, should be applicable to the finance industry. Prior SBA experience is a plus.**
- 2. Exceptional verbal, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions and to speak clearly to clients, colleagues, directors, and shareholders.**
- 3. Ability to read, analyze, and interpret business and technical information, periodicals, professional journals, and technical procedures.**
- 4. Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.**
- 5. Proven strong skills in computer terminal and personal computer operations including experience with word processing (Word), spreadsheet (Excel), and specialty software programs. Intermediate keyboarding skills to meet production needs of the position. Prior experience with LaserPro is a plus.**
- 6. Superior organizational, attention to detail, and time management skills, to ensure maximum productivity.**
- 7. Ability to work with minimal supervision while performing duties and to handle confidential information with discretion.**

PHYSICAL REQUIREMENTS

- 1. Repetitive use of hands such as grasping, twisting/turning of wrists, and finger dexterity necessary to perform various clerical duties such as typing, writing and maintaining files.**
- 2. Frequent use of arms such as pushing/pulling to open and close drawers and cabinets.**
- 3. Ability to sit for extended periods of time at assigned station.**
- 4. Ability to bend and/or reach, and to occasionally lift and carry up to 30 - 50 pounds (boxes of copy paper and/or files for storage).**
- 5. Continuous clarity of vision at 20 inches or less for normal processing of work.**

ACKNOWLEDGEMENT

I have reviewed the above job description and acknowledge that I am able to perform the duties and responsibilities described herein. Summit Bank reserves the right to update this job description and responsibilities without notice. I acknowledge that this job description does not in any way create a contractual relationship and does not alter Summit Bank's at-will employment relationship with me.

Employee Signature

Date