

THE CONSERVATION FUND

Position Description

TITLE: Loan Servicing Specialist

AFFILIATE: Natural Capital Investment Fund, Inc.

EXEMPT/NON-EXEMPT STATUS: Exempt

REPORTS TO: Loan Operations Manager

NUMBER OF POSITIONS REPORTING TO THIS POSITION: None

LOCATION: Winston-Salem, NC or can work from remote location in NC

NATURAL CAPITAL INVESTMENT FUND, INC.

Natural Capital Investment Fund, Inc (“NICFund”) is a US Treasury-certified Community Development Financial Institution (CDFI) established in 2000 to provide access to capital for small businesses primarily in North Carolina and West Virginia. NCIFund’s business clients are predominantly located in underserved communities and are unable to access adequate capital from traditional sources. NCIFund is an affiliate of The Conservation Fund. To learn more about Natural Capital Investment Fund, visit <https://www.ncifund.org>.

THE CONSERVATION FUND

The Conservation Fund (“TCF” or the “Fund”) is a nonprofit conservation organization dedicated to the dual mission of protecting America’s most important land, water, and natural resources while also supporting economic growth in communities. Top-ranked for efficiency and effectiveness, in its 33-year history The Conservation Fund has protected more than eight million acres of critical conservation property worth \$4.7 billion across all 50 States. To learn more about The Conservation Fund, visit <https://www.conservationfund.org>.

POSITION SUMMARY

The Loan Servicing Specialist is responsible for performing multiple loan processing functions to ensure the integrity and accuracy of loan performance, documentation, insurance tracking, loan set-up, file maintenance, quality control, and customer service.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Fund and Board Loans in Core Servicing System

- Board new loans, including but not limited to, collateral records, user defined fields, payment schedules, customer information, file maintenance and retention.
- Board loans that have been modified and/or renewed.
- Fund closed loans, ensuring funds are allocated accurately at the direction of the Loan Operations Manager.
- Review closing documents when boarding new and modified loans to identify any potential discrepancies.

Daily Loan Servicing Functions

- Process loan payments, payment corrections, disbursements, payoffs, and refunds.
- Work with the accounting team to review and approve all requested loan disbursements from the lending team.
- Review and ensure appropriate remittance amount to participant lenders.
- Quote proper and accurate payoffs for customers and closing agents.
- Answer any general loan related inquires made by customers and associates via phone and email.
- Scan and file loan documents into permanent retention files on the server.
- Perform file maintenance in core system, including but not limited to, interest rate changes, amortization schedules, ticklers, and address changes.
- Prepare collateral release documents and UCC terminations on paid off loans.

- Pull and review reports as needed.
- Monitor loan delinquency trends to keep lenders abreast of potential customer default.
- Assist Loan Operations Manager with month end reconciliation duties as needed.
- Perform post-closing file audits for newly closed loans.

QUALIFICATIONS

- High school diploma with 2 years minimum commercial loan servicing experience at another CDFI, bank, or credit union required; or Associates Degree.
- Knowledge of commercial business and real estate lending terminology and documentation.
- Strong math skills are required to calculate and interpret complex interest rate calculations.
- Exceptional organizational, analytical, and reasoning skills.
- Detail oriented.
- Familiarity with servicing Federal Loan Programs such as SBA and USDA.
- Familiarity with servicing Participation Loans.
- Ability to read and interpret loan documents.
- Ability to compose routine reports and correspondence.
- Ability to interact with clients and other professionals
- Self-motivated; ability to work independently and handle multiple assignments.
- Commitment to teamwork and ability to work collaboratively.
- Effective PC skills are required, including word, excel spreadsheets, and internal software with industry specific applications.
- Ability to learn additional applications as needed.
- Limited travel may be requested.
- Must be able to multi-task effectively and handle a large volume of work while maintaining accuracy and time sensitivity.
- Familiarity with CommonGoals (TEA) or similar core loan servicing software.
- Familiarity with Sageworks/Abrigo or similar loan origination software.
- Familiarity with Microsoft email and word, etc.
- Valid driver's license.
- Notary public or interest in becoming a notary public.

Compensation and Benefits:

This position offers a competitive salary, opportunities to earn performance-based bonus compensation and a highly competitive package of benefits including employer contributions for health care, paid holidays, vacation and personal/sick leave, retirement plan and more.

Qualified candidates should email their resume with cover letter to:
careers@conservationfund.org.

The Conservation Fund, a Non Profit Corporation, is an Equal Opportunity Employer who fully and actively supports equal access for all people regardless of Race, Color, Religion, Gender, Age, National Origin, Veteran Status, Disability, Genetic Information or Testing, Family and Medical Leave status, Sexual Orientation and Gender Identity or Expression. The Fund prohibits retaliation against individuals who bring forth any complaint, orally or in writing, to the employer or the government, or against any individuals who assist or practice in the investigation of any complaint, or otherwise oppose discrimination.