



DISCIPLES CHURCH EXTENSION JOB DESCRIPTION

Job Title: Financial Services Representative (Lending)
Classification: Non-Exempt
Reports To: Loan Manager
Updated: March 2024

SUMMARY

Prepare and provide borrowers with the essential documentation and information needed to acquire a loan from Disciples Church Extension Fund through processing a loan from initiation to payoff, while providing excellent internal and external customer service.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

ORGANIZATIONAL

- Attends Staff Loan Committee/Board Loan Committee meetings for information regarding requirements and documents (and is backup for taking effective minutes)
- Maintain legal files and computer records

FINANCIAL

- Be knowledgeable of loan policies and procedures and make suggestions for changes
- Order title commitment from title company/attorney for loans secured with real property
- Communicates returned payments with the borrower
- Process month-end loan adjustments/actions
- Manages daily ACH payments processing and any special request/changes
- Provides back up for loan insurance process, including renewals, cancellations, force-placed coverage, and new policies for DCEF-owned properties
- Track, update, and follows up on payment of invoices related to loans/lines of credit including (but not limited to) BPOs, appraisals, insurance, and other third-party reports
- Primary backup on loan documentation using approved loan documentation templates
- Order and/or follow up on third party reports (i.e., BPO, Appraisal, ESA Phase I)
- Manage and process loan advance requests
- Manage and prepare Releases for pay offs (including existing DCEF's loans to be refinanced)
- Maintain the scanning and indexing of all loan documentation and correspondence
- First backup for monthly Church of God/Trinity Financial Consulting interest payments through Accounts Payable
- Prepares Interest-Free and Accessibility Reports on a monthly basis
- Process month-end journals for non-accrual loans/lines of credit

CUSTOMER SERVICE

- Reviews and mail all Loan Correspondence
- After approval, maintain contact with borrowers throughout the documentation process, through advancing, and keeping them apprised of needed documentation and responding to their questions
- Collect and acknowledge documents received after approval through payoff
- Receive calls and monitors messages for Financial Services
- Backup for online access and Loan Web content

SUPERVISORY RESPONSIBILITIES

- None

QUALIFICATIONS

- Strong analytical skills
- Experience with Microsoft Office, computer-based programs, and spreadsheets
- Knowledge of basic investment information
- Good listening, verbal, written, and communication skills
- An understanding of Disciples Church Extension Fund as both a financial institution and a ministry of the church
- Familiarity with the Christian Church (Disciples of Christ) and congregational life
- Strong ability to work with teams of people in collaborative ways
- Ability to engender trust with high emotional intelligence and good team building skills
- Ability to multi-task and work with little direct supervision
- Ability to work as a team member with multiple staff persons, constituents, customers, and partners
- Ability to stay informed of DCEF's current Loan Policies and Practices and Procedures

EDUCATIONAL REQUIREMENTS AND/OR EXPERIENCE

- Bachelor's degree in business preferred
- At least two years of college or equivalent degree and/or 4 years on the job experience

CERTIFICATES, LICENSES, REGISTRATIONS REQUIRED FOR JOB

- None

TRAVEL

- Minimal travel (up to 10%) required for meetings and professional enrichment

PHYSICAL/ENVIRONMENTAL DEMANDS

Hybrid office environment

Signature

Date

Loan Manager

Date