



Job Posting
Loans Collections/Servicing Specialist
One Community Bank

Oregon Community Bank is searching for a dynamic and highly motivated person to fill our full-time Loans Collections/Servicing Specialist position. Qualified candidates interested in working at a growing community bank should submit their cover letter and resume by email to:

Human Resources, careers@msbonline.com

Essential Duties and Responsibilities include the following:

- Responsible for the daily collection process, to include phone calls, letters, emails, etc. to contact clients regarding past due loan payments. Makes arrangements for payments to be made. Discusses repayment plans, based on the type of loan.
- Determine next level collection activity in conjunction with Chief Credit Officer.
- Work with decedent borrowers to ensure payments are made, claims are filed with the estate, etc.
- Review delinquent borrower financial information to determine if foreclosure is warranted, or if alternative arrangements can be made.
- Work with bank legal counsel to ensure foreclosure files are monitored and timelines are followed.
- Have knowledge of all investor (Fannie, Freddie, MPF) processes, procedures and guidelines regarding loss mitigation, and monitor for changes in policy. Work with borrowers currently involved with a modification or forbearance agreement.
- Have knowledge of all mortgage insurance loss mitigation processes, procedures and guidelines, and monitor for changes in policy
- Acts as department liaison for all internal and external audits
- Assist loan servicing or other departments throughout the bank with various projects

Required Qualifications/Skills/Abilities:

733 N. Main Street
Oregon, WI 53575

P 608-835-3168

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- 2+ years of related banking experience and/or a Bachelor's Degree preferably in Collections and Loan Servicing, Business, Accounting or Finance
- Knowledge of banking regulations, policies and procedures in the financial services industry, specifically surrounding collection laws and regulations.
- Knowledge of GSE processes and procedures regarding collections
- Advanced problem-solving skills

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