

**Organization:** Partner Community Capital  
**Reports to:** Director of Loan Servicing and Operations  
**Position:** Commercial Loan Servicing Specialist I  
**FLSA Status:** Non-Exempt  
**Location:** Winston-Salem, NC

**ORGANIZATION:** PCAP provides financing to triple bottom line businesses in the Southeast US ([www.partnercap.org](http://www.partnercap.org)).

**Position Description:** The Commercial Loan Servicing Specialist I is responsible for performing multiple loan servicing functions to ensure the integrity and accuracy of loan performance, documentation, loan set-up, file maintenance, quality control, and customer service for PCAP's loan portfolio.

### **Key Responsibilities:**

#### **Participation Loan Servicing**

- Review executed participation documentation for completeness and escalate any discrepancies to the Director of Loan Servicing and Operations.
- Provide required documentation to participant lenders based on the requirements outlined in each participation program's guidelines.
- Monitor loan closings to ensure timely delivery of closing packages to participant lenders.
- Request and track weekly fundings with partner lenders.
- Prepare monthly invoices for accounting to send participant lenders their monthly payments.
- Process payments received for purchased participations.
- Prepare and send monthly reports due to each participant lender to ensure accuracy of loan payment allocations.
- Work with accounting for month-end reconciliation duties.
- Assist the Director of Loan Servicing and Operations with projects to improve the participation loan servicing and reporting process.
- Serve as the "point person" for communication with participant lender representatives.

#### **Other Loan Servicing Functions**

- Monitor loan delinquency trends to keep lenders abreast of potential customer default.
- Review participant lender collection guidelines to ensure accurate and timely delivery of collection notices to borrowers.
- Prepare past due notices for delinquent loans that have participations.
- Serve as back-up to the Loan Servicing Specialist to process loan payments, payment corrections, disbursements, payoffs, insurance tracking, and loan onboarding practices.
- Work with the accounting team to review and approve all requested loan disbursements from the lending team.
- Answer any general loan related inquiries 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 as instructed by the Director of Loan Servicing and Operations, including but not limited to, interest rate changes, amortization schedules, ticklers, and address changes.
- Pull and review reports as needed.

## **Position Requirements**

- 1-2 years minimum commercial loan servicing experience at another CDFI, bank, or credit union.
- Knowledge of commercial business and real estate lending terminology and documentation.
- Strong math skills required to calculate and interpret complex interest rate calculations.
- Exceptional organizational, analytical, and reasoning skills.
- Detail oriented.
- 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.
- Skilled in Microsoft applications such as Excel.
- Ability to learn additional applications as needed.
- Limited travel may be requested.
- Must be able to multi-task effectively and manage 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.

### **COMPENSATION AND BENEFITS:**

Part time position with excellent benefits package, including medical, dental and life insurance, 403(b), vacation and sick leave and paid holidays. PCAP is an equal opportunity employer.

**Qualified candidates should email resume and cover letter to: [careers@partnercapital.org](mailto:careers@partnercapital.org).**