

Loan Operations Assistant/Post Closer

Legacy State Bank has an immediate opening for a Loan Operations Assistant/Post Closer. This position requires a high level of knowledge of system functions, loan documentation, regulations, compliance, internal controls, policies and procedures, system processes, and much more. The position must be able to communicate well with others and meet stringent timelines.

Ideal Candidate:

- 3+ years' experience in Loan Operations and Loan post-closing
- Strong knowledge in system functions and automation
- Bank Accounting and General Ledgers
- Strong knowledge of compliance rules and regulations
- Experience in operations and quality control
- Knowledge of FLO and other FIS products
- Experience with implementing and updating processes and procedures

Key Duties and Responsibilities:

- Responsible for daily balance of general ledgers and reconciliation of general ledgers and related accounts.
- Preparation of monthly lending reports for Senior Lender and other various lending staff
- Responsible for accurately and correctly booking new, renewed, or modified loans as well as file maintaining all loans on the core system.
- Responsible for weekly construction inspection reports.
- Processes and reviews escrow accounts, including annual analysis statements and escrow disbursements.
- Responsible for booking, servicing, and reconciling participation, SBA, and other various loans.
- Ensure documentation meets requirements set by the bank's loan policy, procedures, and federal and state banking regulations.
- Provide support of various Commercial/Consumer/Mortgage administration functions including workflow related to loan closings, preparations of loan documents, pre-closing documentation review, quality control and appropriate report generation and distribution.
- Imaging of all loan files to bank imaging system, maintaining loan files, and tracking exceptions.
- Clearly and accurately defines problems.
- Builds and maintains productive relationships with people throughout the organization.
- Handle all payoff paperwork and release of collateral
- Force-place insurance
- Maintaining and record keeping for all OREO properties
- Assist with Internal and external audits and exams.
- Examines documents to ensure accuracy and compliance with existing underwriting guidelines and ensure the bank makes prudent lending decisions in accordance with banks set policies and procedures.
- Strong working knowledge of collateral documents and reviews said to ensure the bank is protected and securitized.
- Knowledge and understanding of company documentation and requirements.
- Knowledge of appraisals, appraisal guidelines, title work, flood determinations, etc.
- Other duties/responsibilities as assigned

Qualifications:

- Competence in Excel, Word, Microsoft Windows, Adobe PDF, Outlook, et..
- General Office skills are required including answering phones, copying, scanning, typing/word processing, etc.
- Knowledge of FIS Bancpac and FIS FLO is a plus
- Strong listening and communication skills.
- Excellent customer service skills.
- Strong organization and time management skills.
- Honesty and Integrity.
- Accuracy and attention to details.
- Maintain a neat and professional appearance.

Education:

- Requires a high school diploma or its equivalent and a minimum of 2-3 years work experience in a financial institution with a focus in loan operations and loan post-closing, loan documentation, policies and procedures, state and federal regulations, and general accounting.
- Lending experience should include Consumer, Commercial, SBA, participation loans, and mortgage lending.

The office is located in Loganville, GA and offers a competitive benefits package. If you are interested in this position, please forward your resume and salary requirements to Carol Capell at ccapell@legacystatebank.com.