

Loan Processor

Legacy State Bank has an immediate opening for a Loan Processor. This position requires a high level of knowledge of 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:

- Experienced Processor
- 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:

- Assist Loan Officer and staff by updating loan data in computer databases and assembling documentation for loans in accordance with banks policies and procedures.
- Responsible for all activities related to the processing of consumer loans, commercial loans, SBA loans, participations, and mortgage loans.
- Ensures compliance with all relevant laws and regulations.
- Ensures the bank makes prudent lending decisions in accordance with banks set policies and procedures.
- Examines documents to ensure accuracy and compliance with existing underwriting guidelines.
- Strong working knowledge of collateral documents and reviews said to ensure the bank is protected and securitized.
- Obtains necessary information to process and complete loan files in a timely manner.
- Knowledge and understanding of company documentation and requirements.
- Knowledge of appraisals, appraisal guidelines, title work, flood determinations, etc.
- Answer customer questions about loan processing, information, concerns, etc.
- Relies on experience and judgment to plan and accomplish goals.
- Maintain an overall knowledge of bank's products and services.
- Preparation of reports.
- Stays abreast of changes to the Bank's Loan Policy and Approval Guidelines as well as regulatory changes.
- Other duties/responsibilities as assigned

Qualifications:

- Competence in Excel and Word.
- General Office skills are required including answering phones, copying, scanning, typing/word processing, etc.
- 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 at least 2-3 years of related experience in lending.
- 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.