

Pinnacle Bank has an immediate opening for a **Mortgage Loan Closer** at our Athens, GA location.

Job Duties include:

The Mortgage Closer is responsible for the accuracy of loan packages, ensuring guidelines are met and loans are closed in compliance with State, Federal, TILA and RESPA regulations as well as applicable policy and investor requirements.

The Mortgage Closer must work in a fast paced environment while maintaining a high level of attention to detail. The position works closely with settlement agents, mortgage processors and mortgage underwriters to coordinate a successful closing.

Must have a basic knowledge of the bank's products and services.

Must have a willingness to serve.

Must be able to function efficiently on a general business level of math, possess general accounting knowledge (i.e. debits, credits and an understanding of the bank's account reconciliations)

Project professional image by adhering to guidelines in employee handbook.

Must be able to collect, research and analyze information skillfully.

Must be a self - starter, a creative thinker, flexible, eager, nurturing, open to change and exhibit good judgement.

Must be a leader by example, attentive to detail, work well with others and responsive to supervisory guidance.

Must have a working knowledge of compliance guidelines for the bank and the industry.

Must know loan documentation necessary for position responsibilities.

Must be able to read credit reports and other tools necessary to accomplish position responsibilities.

Must have knowledge of the following lending regulations:

- ~Regulation B - Equal Credit Opportunity Act
- ~Regulation C - Home Mortgage Disclosure
- ~Regulation Z - Truth in Lending
- ~HMDA
- ~RESPA - Real Estate Settlement Procedures
- ~Bank Secrecy

Must have a working knowledge of compliance guidelines for the bank and the industry.

Must understand the appropriate loan documentation as related to all loan types.

Preferred knowledge and experience with Mortgage Software.

The employee will support the bank's strategic goals, vision, mission, core values, service standards and service philosophy in actions, words and deeds.

Education, Experience and Skills:

High School diploma or GED Equivalent and at least 3-5 years of related banking experiences in the area of mortgage loan closing preferred

Benefits include medical, dental, life insurance, vision, profit sharing, 401(k), paid vacation, PTO and sick time. Please apply online at <https://www.pinnaclebank.com/why-pinnacle/careers/>

Pinnacle Bank is an Equal Opportunity Employer and welcomes all qualified applicants. It is the policy of Employer to consider applicants without regard to race, color, religion, creed, national origin, gender, disability, marital or veteran status, age or any other legally protected status.