

**GUARDIAN BANK
VALDOSTA, GEORGIA
JOB DESCRIPTION
LOAN OPERATIONS – LOAN FILE REVIEW**

Duties include, but not limited to:

Review loan files on JHA system and all executed documents for accuracy
Document and track loan file review errors
Document and track fair lending exceptions
Document and track internal disputes
Handle bankruptcy payments
Handle Flood and force placed hazard insurance (policies and procedures)
Review paid outs packaged by Loan Operations Clerk
Perform loan maintenance
Provide professional and courteous customer service, assist customers on phone and in person with loan questions and payments
Perform secretarial duties for loan officers
Handle research requests
Manage, track, and clear documentation exceptions
Receive and remove any exceptions from participating bank's exceptions list for participated loans
Report monthly and handle disputes for the credit bureau
Work closely with and assist the Loan Operations Officer
Assist with training and education of new regulations
Comply with all laws and regulations pertaining to job function
Follow all Bank Secrecy Act policies and procedures in order to assist in detecting and preventing money laundering and other illegal activities being conducted through the company
All other duties as assigned

Qualifications:

- Two to three (2-3) years of experience in a financial institution loan department
- Familiarity of loan files and loan documentation
- Knowledge of compliance
- Professional and courteous people skills
- Attention to detail is a must
- Ability to perform multiple tasks at the same time
- Able to handle stress and work well with officers and co-workers
- Computer skills (OnBoard, Synergy, Word, Excel, etc.)
- Be available to work overtime as needed during times of heavy work load
- Reliable with good attendance record
- Flexible

Resumes may be directed to margie.blanton@wbtbankshares.com

Our company is an Equal Opportunity Employer and provides employment opportunities without regard to race, color, religion, national origin, sex, age, veteran status, disability, sexual orientation or gender identity.