

**GUARDIAN BANK
VALDOSTA, GEORGIA
JOB DESCRIPTION
LOAN OFFICER ASSISTANT**

Primary Objective:

Work in conjunction with loan officer(s) to assist in the preparation of loan closing documents. Candidate must have a working knowledge of all aspects of loan processing including all duties listed below. Must be familiar with lending regulatory requirements and must have working knowledge of loan processing software such as LaserPro, OnBoard Loans, as well as MS Excel and MS Word.

Duties include, but not limited to:

Audit

- Comply with all laws and regulations pertaining to job function such as Fair Lending, HMDA and MLA
- Follow all Bank Secrecy Act policies and procedures

Customer Contact

- Handle customer calls and problems
- Meet with customers to close loans
- Prepare loan extensions
- Prepare LOC draws for customers
- Quote payoffs
- Meet with customers on behalf of lender
- Perform notary public services when applicable

Documentation

- Prepare loan documentation for lenders
- Pull credit reports on customers
- Pull flood certificates
- Retrieve updated Secretary of State information
- Prepare denials and withdrawals
- Prepare loan files; gather appropriate information from customer
- HMDA – fill out loan verification sheet with officer, pull GEO codes and fill out HMDA worksheet
- Completion of loan files post-close

Exceptions

- Clear outstanding technical exceptions
- Obtain outstanding financial documents

Past Dues

- Assist lender in clearing past due loans

Reports

- Work Loans Maturing Report

System

- CIP on all new loan customers
- Enter loans into the JHA system

Qualifications Required:

- Minimum of two to three (2-3) years of experience as a Loan Officer Assistant or comparable experience is preferred
- Bachelor's degree preferred, but not required, in business, finance or related studies or equivalent experience in banking and financial industry
- Must have existing knowledge of loan documentation, perfecting liens and securing collateral
- Confidentiality
- Professional and courteous people skills
- Extremely organized and detail oriented
- Ability to perform multiple tasks at the same time
- Computer and math skills including knowledge of MS Excel, MS Word, web-based loan platform systems such as LaserPro or OnBoard Loans
- Document Imaging Systems
- Knowledge of 1-4 family consumer mortgages and all regulatory requirements
- Ability to handle stress and work well with officers and co-workers
- 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

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