



Newton Federal Bank, a \$280 million community bank located in Covington, Georgia has an immediate opening for a Loan Operations Specialist.

Qualified candidates should submit resumes to jaynlawson@newtonfederal.com with “Loan Operations Specialist” in the subject line.

Newton Federal Bank is an equal opportunity employer. It affords equal employment opportunity to all individuals, regardless of age, race, color, religion, gender, national origin, sexual orientation, gender identity, genetic information, veteran status or disability.

PURPOSE/POSITION SUMMARY:

To accurately perform loan related functions, specifically preparation and remittance of escrow tax and insurance payments. Courteously addresses the needs of both internal and external customers.

RESPONSIBILITIES:

- Effectively maintains tracking for insurance on all new and existing loans.
 - Accurately processes all insurance mail.
 - Tracks loans for insurance policies that had “binder only” at closing.
- Force places insurance on loans as required by new regulatory changes. 1 – 4 family consumer loans, new 45 day process.
- Accurately performs all loan escrow duties in accordance with designated procedures.
 - Responsible for communicating escrow information between Loan Officers and Loan Assistants.
 - Prepares all escrow taxes and remits payment in a timely manner.
 - Remits Insurance Escrow daily.
- Ensures all documentation connected with escrow account is maintained in the loan file and filed on a weekly basis.
- Provides customer service assistance as required to internal and external customers.
 - Assists in answering phones and accurately responds to inquiries in a prompt, courteous and efficient manner.
 - Assists Loan Personnel with items needed from loan files.
- Provides payoff quotes to external customers, attorneys, mortgage companies, etc.
- Serves as back up to other positions in Loan Operations as needed.
- Other duties as assigned by Manager.

MINIMUM JOB REQUIREMENTS:

- High School graduate or equivalent
- Three to five years loan operations experience. Previous loan escrow experience strongly preferred.
- Proficient with Microsoft Office applications, including Word, Excel and Outlook
- Initiative to learn all aspects of the Loan Operations Department with special focus taxes and insurance
- Ability to learn quickly and have a solid understanding of the entire loan process for all systems
- Strong attention to detail and must understand the importance of accuracy
- Offers ideas and suggestions for improving workflow
- Ability to receive and accept constructive criticism
- Must be flexible, capable of multi-tasking and have the ability to accept ongoing change
- Excellent organizing and planning and problem resolution skills
- Ability to perform account, loan, and credit transactions
- Ability to maintain composure under pressure and display a professional demeanor at all times
- Ability to work with minimal supervision and maintain strict confidentiality
- Excellent interpersonal and written and verbal communication skills to tactfully interact with customers and employees at all levels in the organization
- Strong customer service orientation
- Ability to manage and complete several projects all due in the same time period
- Successful completion of special skills training as deemed necessary by the Bank