

STATE BANK

& Trust Company

EEO is the Law

Mortgage Loan Officer

POSITIONS OPEN IN:

**Atlanta, Augusta, Macon, Perry
Savannah, Valdosta, and Warner Robins, GA**

State Bank and Trust Company

Mortgage Loan Officer

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Summary

The Mortgage Loan Officer's primary responsibility is to originate permanent residential mortgage loans and to participate in activities to increase the bank's share of the local mortgage market.

Openings

State Bank offers portfolio products, marketing support, salary plus commission, excellent benefits and a success oriented "Team" environment.

Functions

- Works with prospective loan clients to obtain lending business for the bank.
- Makes sales calls to potential and existing customers to retain current business.
- Represents the bank at community functions to enhance its image and develop new lending business.
- Continuously markets the bank's lending services to the local real estate community (e.g., real estate agents; construction companies). Cross-sells the bank's products and services to customers.
- Screens mortgage loan requests based on the bank's or secondary market's policies and the types of mortgage loans actually offered by the bank.
- Interviews prospective loan applicants to discuss their mortgage requirements, ascertain their capacity to repay, and assess the degree of risk involved.
- Reviews loan applications, obtains information (e.g., applicant's credit history, background checks) needed regarding prospective loan clients and verifies financial information supplied.
- Advises applicants of options available to them, explains the differences between various types of mortgages, and negotiates terms and conditions of the loan.
- Educates prospective clients about the bank's underwriting guidelines and all applicable government regulations.
- Completes and processes loan applications quickly to achieve compliance requirements.
- Explains complex approvals or denials to the prospective loan clients.
- Prepares lending activity reports for management and loan committee as needed.
- Works within the existing audit, compliance and regulatory framework to ensure a high quality, compliant book of business.

Education

- Associate's degree (A. A.) or equivalent from two-year college or technical school.
- Knowledge of FHA/VA regulations, conventional loan requirements, and real estate law.
- Should have an established network/referral source; valid driver's license and adequate transportation to service a market area usually within approximately 10-75 miles.
- Three years' experience in a bank or lending setting preferred. General business and financial knowledge, mortgage banker job knowledge, acceptable knowledge of credit policies and standards, lending and lending policies and procedures, with a strong working knowledge of the second mortgage market.
- Successful completion of Mortgage Banker training and other compliance trained deemed necessary by the Bank.
- NMLS Registration required.

TO APPLY VISIT OUR WEBSITE WWW.STATEBT.COM

Employment at Will

Employment with State Bank & Trust is "at-will." This means that you or the Bank may terminate your employment at any time with or without notice or cause.

Employment Eligibility Verification

Employees are required to present proof of identity and eligibility to work in the U.S. State Bank participates in E Verify.