

STATE BANK
& Trust Company
EEO is the Law
Mortgage Loan Processor
Macon, GA

The Mortgage Processor performs a variety of duties both clerical and technical; major responsibilities include coordinating the processing of mortgage loans following application, through closing to delivery on the secondary market. This position does not have supervisory responsibilities.

Functions

- Assists the Mortgage Bankers and staff by updating mortgage loan data in computer databases and assembling documentation for loans.
- Maintains new and paid loan files, as required and manages the flow of the process and keeps issues progressing.
- Creates new mortgage file and mortgage approval summary; mails all verification of employment and verification of deposits as required.
- Prepares and mails "Good Faith Estimate of Settlement Costs and Estimated Disclosure Statement" as required.
- Orders and reviews all documentation, i.e., credit report, appraisal, survey, title commitment, etc., and immediately notifies underwriter of irregularities relative to standard underwriting guidelines.
- Ensures that loan documentation meets relevant requirements (e.g., appropriate legal descriptions, signatures and dates).
- Prepares all documentation relative to the mortgage closing utilizing the bank's mortgage processing system.
- Processes closed loans, i.e., mails appropriate documents to the title company, mails documents to be recorded, and pays all bills associated with closing.
- Assembles file according to investor instructions and delivers to investor.
- Follows up with the title company after closing to obtain title insurance policy.
- Follows up to ensure that the bank obtains original fire and flood insurance policy.
- Assists with all customer, employee and realtor inquiries.
- Keeps originators and underwriters appropriately updated.
- Performs a variety of filing functions and preparation of various reports.

Education

- High school diploma or general education degree (GED).
- Successful completion of Mortgage Loan Processor training and any other compliance training deemed necessary by the bank.
- One to three years of recent experience in the field of mortgage loan processing. General business and financial knowledge and Mortgage Loan Processor job knowledge. Knowledge of department-related financial services regulations and compliance, lending and lending policies and procedures. Company's products and services, the secondary mortgage market, company's operations and management.

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.

