

Main Office Loan Assistant

Position Summary:

The Loan Assistant position processes loan requests in accordance with bank guidelines.

Reporting Relationship:

Reports to the Loan Operations Manager and Branch Manager/Lender.

Essential Duties:

1. Helps Lender with questions regarding processing, underwriting and closing of loans. Work with the lender in collecting the financial data to determine the credit worthiness and merit of the loan request. Prepare the applications with the supporting financial documents for approval to the appropriate loan committees.
2. Process loan applications in a timely manner.
3. Complete request forms for title, appraisals and flood certs
4. Gather title, appraisals; obtain payoffs and releases, credit reports, OFAC, geocodes, flood certs, homeowners' insurance, and other required documents to complete the loan file. .
5. Submit files to the Loan Operations department for all consumer Real Estate Loans for disclosures
6. Submit files to the Loan Operations Department for loans to be typed.
7. Finish processing for loan closing or mail adverse action notice to borrowers.
8. Maintain weekly and monthly reports as required by management.
9. Booking and funding of closed loans.
10. Review loan files for completeness, accuracy, and compliance standards.
11. Provide exceptional customer service to both internal and external customers.

Other Duties:

1. Answers the telephone promptly, then handle the call in the proper manner.
2. Performs other miscellaneous duties as assigned by supervisor.

Work Environment

This job operates in a clerical, office setting. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

This is a largely sedentary role; however, some filing is required. This would require the ability to lift files, open filing cabinets and bend or stand on a step stool as necessary.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

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