

Employer Information:

CBL State Savings Bank

Location: Greer, SC

FLSA Status: Exempt

Prepared Date: January 22, 2021



CBL State Savings Bank is seeking a Loan Closing Specialist to join our team! The qualified candidate is responsible for preparing all loan-closing documents, and ensuring that they are accurate in order to have a fully compliant mortgage loan. They carefully review all documents for any errors, and confirm that loans meet the bank lending guidelines and compliance regulations.

Note: This job description is a summary of the job duties and requirements that are essential to the evaluation of the job. It is not intended to be complete in detail. These responsibilities are typical for this job; however, on occasion, individuals in this position may be required to perform functions of a higher or lower skill level not included in this job description. Furthermore, other duties may be assigned by your direct supervisor.

Essential Job Functions: To accomplish this job successfully, an individual must perform, with or without reasonable accommodation, each essential function satisfactorily. Reasonable accommodations may be made to help qualified individuals with disabilities perform the essential functions.

- Prepares closing loan package necessary for individual loan types per CBL requirements.
- Ensures the timely movement and closing of approved loans through the pipeline.
- Contacts Attorneys, Loan Officers, Processors and Insurance Companies to obtain documentation necessary to close mortgage loans.
- Monitors loan status continually to ensure that timely/quality standards are achieved.
- Advises all parties of any changes or issues that may occur to ensure high-quality standards and customer service.
- Performs a pre-closing quality review of loan files prior to releasing the closing package.
- Reviews all preliminary documents provided from attorney to include, but not limited to: Title Insurance binder, Survey, Hazard/Flood insurance binder, Deed, Settlement Statement, Power of Attorney and/or Trust documentation.
- Completes all disbursement procedures for issuing of funds to attorneys.
- Responds to and resolves technical and complex problems that arise.
- Follows-up on any deficiencies of closing.
- Books completed loan package in CBL's internal system.
- Complies with CBL Policies and Procedures, as well as regulatory compliance.
- Keeps abreast of industry regulations and changes.

Loan closing specialist should be detail-oriented and exceptionally well organized, strong business acumen, and excellent communication and conflict-resolution skills. In addition to these general skills, the Loan Closing Specialist should have the following skills.

- Strong oral and written communication skills, with a customer-service focus
- Excellent time-management skills
- Basic computer skills
- Mortgage industry experience
- Ability to make independent judgment calls based on knowledge of federal and state regulatory requirements.

Minimum Required Skills and Competencies:

- Minimum 2 years' experience in the mortgage industry, preferably in the loan closing process.
- High School Diploma or equivalent.
- Knowledge of real estate lending criteria, compliance, federal/state regulations.
- Excellent organizational, oral and written communication skills.
- Ability to perform in a fast-paced environment typical to Mortgage Banking.

Compensation:

In addition to a competitive salary, CBL State Savings Bank offers professional growth, a rewarding and challenging environment, opportunities to be involved in our communities, and a culture of integrity, passion, and success. Compensation will be based on previous experience and knowledge.

For Qualified Applicants:

- Please submit resumes by attachment to Rhonda Turner at rturner@cblbanklocal.com in PDF format no later than 5:00 pm on Friday, February 12, 2021.
- Please submit any questions about the position to the same email address.