



Founded in Abbeville, LA in 1971, **Gulf Coast Bank** is known throughout Acadiana for getting to know our customers personally, and understanding their needs, as well as the needs of the community. **Gulf Coast Bank** has 9 locations across the Acadiana area and employs more than 120 people. As banking has changed through the years, Gulf Coast Bank has stayed on the cutting edge, while never losing sight of what makes our bank special: providing outstanding customer service and maintaining active involvement in the communities we serve.

Position Summary

The Loan Processor is responsible for the preparation of customer loan files for the processing of various types of loans, as well as providing assistance to Loan Officers, their Assistants and Bank customers throughout the loan process. This position resides in our Abbeville, LA Main Branch.

Primary Responsibilities

- Preparation of loan documents and other related materials required to fulfill the closing of all types of loans to include SBA, TRID, Commercial, Real Estate, Secondary Market Loans, etc. while maintaining strict compliance with all applicable federal and state regulations
- Utilize LaserPro program for entry of all customer documents regarding loans
- Communicate with attorneys and/or their representatives regarding loan estimate and closing disclosure statements to ensure all applicable compliance regulations are met
- Responsible for communicating with multiple federal agencies such as Clerk of Court, DMV, Wildlife & Fisheries offices regarding filing of mortgages, titles of vehicles, calculation of fees and other related loan documents
- Input and updating of customer loan data in all bank computer systems to include LaserPro, Core, GSS, etc.
- Review active loan files daily to determine if missing documents and what can be done to expediate process
- Maintenance of escrow accounts to include review of statements for accuracy, insurance premiums, taxes, etc. Also handles correspondence and questions from customers regarding Escrow accounts
- Input, maintenance and reporting of Credit Life and Accident and Health insurance policies required for loans
- Maintain a high level of customer service while managing each applicant's expectations
- Review and update loan maintenance logs
- Perform and assist with clerical duties as assigned by management to ensure loan functions of the Bank are performed efficiently and effectively
- Provide assistance to Bank Branches regarding issues/problems with LaserPro and transactions as needed
- **Performs other duties and responsibilities as assigned by management**

Requirements

- High School Diploma or equivalent / College Degree preferred
- Banking and/or legal experience dealing with loans a plus
- Understanding of Fannie Mae and Freddie Mac Guidelines, FHA, VA and USDA Rural loans a plus
- Familiarity with LaserPro, GSS, CORE banking software programs a plus
- Strong communication skills and ability to interact with others in a professional manner
- Detail oriented, with analytical skills necessary for preparation and accurate review of documents
- Ability to understand, write and review legal loan documents
- Excellent computer skills, along with the ability to adapt to new programs
- Strong work ethic, along with high level of integrity and understanding of the need for confidentiality



Gulf Coast Bank offers:

- Competitive salary
- Full Medical, Dental, Vision
- Paid Vacation/Sick Leave/Holidays

We are an equal opportunity employer and value diversity at our company. We do not discriminate on the basis of race, religion, color, national origin, gender, sexual orientation, age, marital status, veteran status, or disability status.