



Position: Full-Time Loan Operations Specialist
Reports to: Loan Operations Supervisor
Location: Lubbock, TX

Summary of Primary Duties/Responsibilities:

Vista Bank is currently seeking for an experienced, full-time Loan Operation Specialist. This individual is expected to help meet and support our lending regulatory requirements and provide exceptional customer service to both internal and external customers. The individual must be detailed oriented, efficient and self-sufficient in the duties they are assigned, while working well with their team members. The candidate should have a strong operational emphasis on consumer mortgage loans.

As a Loan Operations Specialist, position duties/responsibilities will include:

- TILA-RESPA Integrated Disclosure (TRID) and Home Mortgage Disclosure Act (HMDA) loan preparation experience
- Provide loan support to all branches including executive management
- Prepare accurate loan reports for executive management
- Process consumer, business, and real estate loan requests from lending team which include SBA and FSA loan programs.
- Verifying accuracy of loan-related documentation
- Ensuring escrow insurance and property tax payments are made timely
- Reviewing loans for compliance with The Flood Disaster Protection Act and Home Mortgage Disclosure Act.
- Prepare all loan committee minutes
- Manage loan participations
- Process loan extensions and modifications and other account maintenance
- Manage all loan denials and withdrawn applications
- Recording and retention of multiple files and documents
- Compliance with all company and banking regulations through policy and procedures
- Assist with all audits and examination requests as needed
- Work closely with Loan Prefunding Specialist and Loan Review to maintain integrity of procedures and controls
- Other duties as assigned

This Position requires:

- High School Diploma or GED or equivalent, college preferred
- Minimum 2 years in Loan Operations
- Minimum 1-2 years of TRID real estate document experience
- Strong leadership skills and work ethic
- Great interpersonal communication skills
- Attention to detail and ability to do in-depth research
- Ability to resolve any opportunities that may arise
- No visible tattoos or body piercings except conservative ear piercings
- Reliable transportation
- Must meet minimum credit standards and pass a criminal background check
- Only applicants that have consented to a background and credit check will be considered