



## **CAREER OPPORTUNITY**

**Title:** Loan Closer  
**Location:** Any Association office / potential for hybrid remote work option

### **COMPANY PROFILE:**

Legacy Ag Credit, ACA is a full-service, locally owned cooperative lender specializing in financing rural land and agricultural operations in Northeast Texas. We are headquartered in Sulphur Springs and have six (6) offices conveniently located across the northeastern region of Texas in Sulphur Springs, Canton, Gilmer, Terrell, Longview, and Marshall. Part of the Farm Credit System, we provide financing for farms, timberland, recreational property, agribusinesses, and rural homes.

### **EDUCATION AND EXPERIENCE REQUIREMENTS:**

High school graduate plus two (2) to four (4) years experience in land or title examination and/or loan documentation preparation with a working knowledge of consumer compliance regulations.

### **JOB PURPOSE AND SCOPE:**

Ensure preparation of loan closing requirements and instruments within accepted procedures and guidelines of the Association and prepares loan closing packages. Performs title review and certification of liens covered by title insurance.

### **ESSENTIAL FUNCTIONS:**

1. Review commitments for title insurance to substantiate adequacy of the title to meet regulatory and Association requirements.
2. Organizes loan closing requirements and instruments in compliance with all policies, procedures, and regulations. Ensures all requirements are met prior to closing and coordinates with the lending team on scheduling the loan closing.
3. Assembles and compiles loan packages required for closing loans and / or servicing actions. Examines loan applications and closing documents for accuracy and completeness.
4. Verify sufficiency of legal description of the security of the collateral.
5. Prepares loan closing statements verifying net loan proceeds, loan maturity dates and initial interest and principal repayment dates. Requests and approves loan proceeds (wire transfers) and verifies receipt of funds by the title company.
6. Prepares various statements to meet requirements of the Truth-in-Lending Act as required (i.e. Disclosure, RESPA, Right to Cancel).
7. Ensures that all documents have been properly signed, witnessed and notarized by all required individuals for loan booking.

### **SKILL REQUIREMENTS:**

General knowledge of accounting/financial systems and loan origination systems. Specialized knowledge of real estate security legal requirements, consumer compliance regulations and procedures, and loan



processing procedures. Specialized knowledge of documentation requirements for title policies, deeds of trust, and collateral. Skill in oral and written communication. Skill in providing customer service. Intermediate skill level in Microsoft Office applications. Familiarity with the Encompass consumer loan origination system preferred but not required.

**BENEFITS:**

Our comprehensive benefit program includes, but is not limited to:

- A company-wide incentive program
- Accommodating and flexible vacation and sick leave
- 10-12 paid holidays per year
- 401(k) plan with employer contribution/match
- Affordable health, dental, and vision plans
- Employer paid life insurance and disability
- Tuition reimbursement

**TO APPLY:**

If you're interested in joining the Legacy Ag Credit team and you meet the minimum requirements for this position, please send your resume to:

Legacy Ag Credit, ACA  
ATTN: Sherry Sturgis, Senior Vice President/Chief Administrative Officer  
303 Connally  
Sulphur Springs, TX 75482  
[Sherry.Sturgis@legacyaca.com](mailto:Sherry.Sturgis@legacyaca.com)  
AA/EOE/M/F/D/V