



Mortgage Loan Consultant Job Summary

Gum Tree Mortgage is currently expanding our operations. We are interested in expanding our capacity to provide mortgage loans to home buyers, and we are looking for an experienced Mortgage Loan Consultant to join our team. The successful applicant will be responsible for originating new mortgage loan business by working with Realtors, Builders, past clients, and other referral partners. We encourage all who are qualified and want to work with a dynamic and highly productive team to apply.

Job Title: Mortgage Loan Consultant

Physical Location: Oxford, MS

Compensation: Base Salary plus Commission

Under general supervision, the mortgage loan officer is responsible for originating new mortgage loan business by working with Realtors, Builders, past clients, and other referral partners.

Principal Duties and Responsibilities

Majority of duties performed, but not meant to be all inclusive or to prevent other duties from being assigned.

- Solicit business from potential and existing customers.
- Interviews loan applicants and processes loan applications for both purchase and refinance transactions.
- Counsel borrowers about various loan programs and help them to select the program that best fits their financial goals and needs.
- Assist the loan processor in gathering the necessary documents from the customer to prepare for underwriting.
- Works closely with the processor and underwriter to address any underwriting issues and get closed.
- Manages a large pipeline of loans including meeting closing deadlines and submitting loans to processing.
- Provides and maintains a professional, business-like atmosphere within the organization.
- Represents the financial institution in public relations activities and community affairs.

Job Specifications

Knowledge, skills, and abilities normally required for competent performance in the job

- Thorough understanding of all loan programs and closing costs.
- Have a good understanding of FHA, VA, USDA, and conventional underwriting guidelines for all loan investors.
- Must be able to meet strict time deadlines and work independently under pressure.
- Must be detailed oriented and able to follow set guidelines.
- Possess ability to sell oneself to potential customers and referral partners.
- Excellent written and verbal communication skills.

Disclaimer

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job.

We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, national origin, age, sex, sexual orientation, gender identity, disability, veteran status, genetic information or any other status protected under applicable local, state or federal nondiscrimination laws.

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