

Position Title: Sr. Loan Processor
Status: Full time, On-site work position
Location: Texas



Our team culture is second to none!

Matador Lending is a full-service mortgage company with a recipe for success in the competitive mortgage industry. Our leadership and team have a long record of success and we've built a team that supports each other, and operates for high output while maintaining a collaborative and fun work environment. Therefore, we are looking for a new member who can keep our pace!

About the position

The Sr. Mortgage Loan Processor will be responsible for providing quality loan processing, reviewing files for adherence to underwriting standards, and ensuring completeness of submission. Perform all duties in accordance with the company's policies and procedures, all US state and federal laws and regulations, wherein the company operates.

Responsibilities

- Obtains necessary information (i.e., loan applications, credit documents, appraisals, etc.) to process and complete mortgage loan files.
- Ensures the quality and compliance of work with Company policies, procedures, and investor guidelines.
- Ensures that all loans are processed to meet Company and Investor guidelines.
- Constant communication with all external parties to the loan including but not limited to Borrower, Realtor, Closing Agent, and Appraisal Management Company.
- Learn & navigate each lenders submission processes and guidelines.
- Communicates with Loan Officers, Operations Manager, Disclosure Department, Account Executives, Lenders Underwriters.
- Communicates with escrow officer/settlement agent, title officer as required to resolved outstanding issues.
- Assists Post Closing Department as needed with making the loan whole for purchase into secondary market.
- Reviews and evaluates credit information on mortgage loan documents to determine acceptability for loan programs.

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Performs all duties of a Loan Processor which include but are not limited to:

- Receives and review loans submissions.
- Organizes and inputs loan information received into the company's Loan Origination System (LOS).
- Maintains open files, orders appraisals, sends verifications, acquires documentation related to Borrower and property.
- Pulls or verifies credit reports and flood certs as needed.
- Monitors incoming documents verifying data collected by Loan Officers or agents
- Informs loan officer, agent, borrower about discrepancies in title, appraisals, credit, employment, income and other file related items.
- Submits completed file to Underwriting Department for approval.
- Proactively monitors pipeline to ensure timely funding of loans.
- Obtains necessary stipulations to clear stipulations prior to docs and funding as required by Underwriting.
- Ensures compliance deadlines are met with regards to initial disclosures, approval letters and denials notices.
- Process 4506T, lock confirmations and request Change of Circumstance (COC's) as needed.
- Prepares file for docs per checklist.
- Assists departmental support staff when necessary.
- Performs other related duties as assigned.

Qualifications and requirements

- Requires a High School diploma or equivalent work experiences.
- The ability to lead, and the desire and ambition to get ahead.
- Experience working in a paperless environment preferred.
- Prior supervisory or leadership experience with positive attitude and disposition.
- Must have at least 5 years of post-2008 mortgage processing experience.
- Thorough knowledge of industry regulations and guidelines of Conventional, FHA, VA / VA Streamline Refinances, USDA.
- Knowledge of CALYX Point, Encompass 360, or Lending Pad.
- Knowledge of DU, LP, and ability to upload to Investors' websites.
- Computer proficiency is a must.
- Previous experience in Broker companies is a big plus.
- Strong client care / communication skills to interact with Clients and Borrowers.
- Must be organized, able to multitask and pay keen attention to detail.

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Benefits/Perks

- Excellent salary and monthly production bonus
- Paid vacation, holidays, and sick time
- Health, Dental, Vision, Life, and 401(k)
- Collaborative, team-oriented and casual working environment
- Company events and team building activities to promote our organizational culture
- Top of the line IT and processing system
- Flexible working hours can be negotiated

Application

Interested individuals please send a resume and cover letter to admin@matadorlending.com and reference this job, "Senior Mortgage Loan Officer" in the subject line of your message.

Matador Lending is an Equal Opportunity Employer