



## **Mortgage Loan Processor 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 Processor to join our team. The successful applicant will be responsible for accurately managing residential loan documentation through our established systems, and reviewing it to ensure it is completed in full and complies with current lending regulations and policies. We encourage all who are qualified and want to work with a dynamic and highly productive team to apply.

**Job Title:** Mortgage Loan Processor

**Physical Location:** Bozeman, MT

**Compensation:** Hourly

Under general supervision, the mortgage loan processor is responsible for the collection of required documentation for the specific loan package and submission of the loan package to Underwriting and satisfying all conditions received from Underwriter.

## ***Principal Duties and Responsibilities***

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

- Work directly with the Mortgage Loan Consultant to manage the loan application from initial document signing to closing.
- Review initial loan approval and work with the borrower to gather appropriate documentation.
- Collect all required documentation for the loan package.
- Create a loan submission package for the Underwriting department.
- Works closely with the Mortgage Loan Consultant and underwriter to address any underwriting issues and get closed.
- Satisfy all conditions when received from Underwriter.
- Ensure the Underwriting Approval falls within the established lending guidelines.
- Manages a large pipeline of loans including meeting closing deadlines.
- Represents the financial institution in public relations activities and community affairs.
- Communicate with other professionals, including attorneys, builders, and direct communication with the consumer.

## ***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.
- Effective 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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