

Loan Closing Processor Job Summary

Gum Tree Mortgage is currently experiencing rapid growth. We are interested in expanding our capacity to provide mortgage loans, and we are looking for an experienced Loan Closing Processor to join our team. The successful applicant will be responsible for accurately managing residential loan closings internally with our team and externally with the local attorneys. This person will also play a role in the shipping and selling of the mortgage loan and be a member of our secondary marketing team. This position is responsible for ensuring our loan closing packages are executed 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:	Loan Closing Processor
Physical Location:	Tupelo, MS
Compensation	Hourly

Under general supervision, the mortgage loan closing processor is responsible for accurately managing residential loan closings internally with our team and externally with the local attorneys. Additionally, this position will be responsible for locking, shipping, and selling mortgage loans.

Principal Duties and Responsibilities: Majority of duties performed, but not meant to be all inclusive or to prevent other duties from being assigned.

- Creation of all legal loan closing documentation.
- Work directly with the Mortgage Loan Consultant, Mortgage Loan Processor, and Title/Attorney staff to manage the loan closing.
- Review the initial and executed loan closing package to ensure accuracy and completion to meet all local, investor, and regulatory guidelines.
- Collect all required documentation for the required TRID closing disclosures.
- Create a loan submission package to be shipped and sold.
- Works closely with the Mortgage Loan Consultant and Mortgage Loan File Processor to satisfy any closing and post-closing conditions.
- Participates on the Lock Desk team to manage loan interest rates.
- Ensure the loan is closed within the underwriting approval and program 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 mortgage loan programs and closing costs.

- Have a good understanding of FHA, VA, USDA, and conventional underwriting guidelines.

- Must be able to meet strict time deadlines, work independently under pressure, and work after normal business hours, as volume dictates.

- Must be detailed oriented and able to follow set guidelines.

- Effective written and verbal communication skills.

- Experience with Microsoft Office, General Office Technologies and Equipment, Required.

- Experience with Calyx Point, Optimal Blue, and other Mortgage software, a Plus.

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.