

# Licensed Loan Partner (Qualification Specialist)

**Reports To:** Sales Manager or Branch Manager

**Status:** Full-Time | NMLS License Required

**Location:** [Insert Location or Remote/Hybrid, if applicable]

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## Job Summary

The **Loan Partner II (LP2)** plays a critical role in the mortgage loan process, ensuring a smooth and timely experience from initial application through funding. This position is responsible for accurately prequalifying borrowers, managing pre-approval processes, and overseeing the progress of all loans within the committed pipeline. The LP2 collaborates closely with Loan Officers, borrowers, processors, underwriters, real estate agents, and third parties to close **95% or more of loans on time**, while delivering an outstanding client and partner experience.

Success in this role requires a strong understanding of **cash, credit, income (capacity), and collateral qualifications**, exceptional communication skills, and the ability to proactively solve problems under pressure.

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## Top 3 Core Duties & Key Measurements

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### 1. Prequalify Borrowers

- Contact all new borrower applicants within **24 hours** of assignment.
- Review the complete 1003 application and collect supporting documentation.
- Assess and validate borrower eligibility (cash, credit, income/capacity).
- Maintain communication with Realtor partners regarding progress.
- Stay current on investor guidelines and program updates.

**Key Metric:** 100% of borrower contacts completed within 24 hours; consistent accuracy and completeness in qualification assessments.

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### 2. Manage Pre-Approvals

- Accurately issue pre-approvals and pre-approval addenda.
- Handle loan scenario and payment structure inquiries.
- Flag red flags and communicate any potential issues to the Loan Officer or Team Captain.
- Proactively follow up with pre-approved buyers.

- Dedicate a weekly "Pre-Approval Power Hour" to outreach.
- Notify referring agents immediately upon pre-approval issuance.

**Key Metric:** 100% accuracy in pre-approvals; proactive outreach tracked weekly; timely notifications to referral partners.

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### 3. Oversee Pipeline Management

- Expedite onboarding of new contracts with timely Rate Lock Consultations.
- Submit files for eDisclosures and maintain processing momentum.
- Lead Tuesday update calls with borrowers (and Realtors as needed).
- Perform daily pipeline reviews to identify and resolve choke points.
- Attend weekly pipeline meetings and ensure proactive status tracking.
- Coordinate all communications around key deadlines and closing.
- Review Closing Disclosures, complete pre-closing and funding calls, and deliver post-close support.

**Key Metric:** 95%+ of loans closed on or before contract date; 95%+ of issues resolved without escalation.

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### Additional Role Expectations

- **Client Experience:** Serve as a concierge-level guide for borrowers and business partners.
  - **Professionalism:** Maintain high standards in verbal and written communications—professional, clear, and respectful at all times.
  - **Responsiveness:** Available for urgent borrower needs after hours via mobile email.
  - **Team Collaboration:** Work closely with loan processors, attorneys, title companies, and real estate professionals.
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### Qualifications

- Active and current **NMLS license** required
- Minimum **5 years of mortgage experience** (processing, underwriting, or origination)
- Proficient with **DU/DO, LP**, and major investor guidelines
- Experience with **loan origination systems** (e.g., Encompass, Calyx Point)
- Skilled in **Microsoft Office Suite** (Word, Excel, PowerPoint, Outlook, OneNote)

- Strong written and verbal communication skills
- Exceptional time management, organizational skills, and attention to detail
- Ability to perform under pressure and meet deadlines
- Collaborative mindset with a focus on service and results
- Must complete required regulatory and compliance training