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## Job Title: Senior Loan Officer

### *Job Description:*

Matador Lending is a leading mortgage brokerage firm with an outstanding reputation and a proven track record of success. We are currently seeking experienced and highly motivated individuals to join our team as Senior Loan Officers. As a Senior Loan Officer, you will play a crucial role in helping our clients achieve their homeownership dreams by providing them with tailored mortgage solutions.

### *Responsibilities:*

1. Cultivate and maintain a network of referral sources, including real estate agents, builders, and financial advisors, to generate a consistent flow of loan applications.
2. Conduct thorough analysis of clients' financial status and goals to determine the most suitable loan products.
3. Guide clients through the mortgage application process, explaining the various loan options, terms, and conditions, and providing them with personalized recommendations.
4. Gather all necessary documentation from clients, ensuring accuracy and completeness, and submit loan packages to underwriting for approval.
5. Communicate regularly with clients, keeping them informed about the status of their loan applications, and addressing any questions or concerns that may arise.
6. Collaborate with our operations team to ensure a smooth and timely closing process, maintaining compliance with all applicable regulations and company policies.
7. Stay up to date with industry trends, mortgage products, and lending guidelines to provide accurate and informed advice to clients.

### *Requirements:*

1. Minimum of 3 years of experience as a loan officer in the mortgage industry.
2. Proven track record of achieving sales targets and generating new business.
3. Strong knowledge of mortgage products, including conventional loans, FHA loans, VA loans, and jumbo loans.
4. Excellent communication and interpersonal skills, with the ability to build rapport with clients and referral sources.
5. Demonstrated expertise in analyzing financial documents, assessing creditworthiness, and determining loan eligibility.
6. Familiarity with loan origination software and CRM systems.
7. Active NMLS (Nationwide Multistate Licensing System) license.

### *Advantages of working for a mortgage broker:*

1. Competitive commission structure: As a mortgage broker, you have the potential to earn higher commissions compared to working for a mortgage banker, as brokers have access to a wider range of lenders and loan products, allowing you to find the best options for your clients.



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hello@matadorlending.com



www.matadorlending.com



713-366-4668

2. Extensive loan product options: Unlike mortgage bankers who typically offer loans from their own institution, as a broker, you have access to multiple lenders and loan programs. This enables you to provide your clients with a broader range of loan options tailored to their specific needs and financial situations.

3. Flexibility and independence: Mortgage brokers often enjoy greater flexibility in terms of work schedules and the ability to work remotely. This autonomy allows you to manage your time effectively and provide personalized service to clients without the constraints of a traditional office environment.

4. Client-focused approach: Mortgage brokers are known for their customer-centric approach. By working as a broker, you can prioritize the needs and preferences of your clients, ensuring that they receive the best possible mortgage solutions and personalized attention throughout the entire loan process.

5. Access to industry expertise: As part of a reputable mortgage brokerage firm, you can benefit from the collective knowledge and experience of your colleagues and mentors. This collaborative environment provides opportunities for professional growth and learning from seasoned professionals in the field.

Note: This job description is intended to provide a general overview of the responsibilities and requirements for the position of Senior Loan Officer at Matador Lending. The specific duties and qualifications may vary based on the needs of the company and market conditions.



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[hello@matadorlending.com](mailto:hello@matadorlending.com)



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