

LOAN CONSULTANT vs LOAN PROCESSOR

Which role may be best suited for me? | 🔍

LOAN CONSULTANT

At Pulte Mortgage, our Loan Consultants are Licensed Mortgage Loan Originators (or MLOs, for short!) and work directly with customers, Loan Processors, and Underwriters throughout the new home financing process.

LOAN PROCESSOR

At Pulte Mortgage, our Loan Processors serve as liaisons and work directly with customers, Loan Consultants, and Underwriters as they facilitate the verification of information throughout the new home financing process.

the fine print

Loan Consultants are responsible for collecting customer information, evaluating and recommending the best financing options to fit their needs, and negotiating interest rates.



the fine print

Loan Processors are responsible for reviewing and verifying customer documentation submitted during the loan application and financing processes.

BOTH LOAN CONSULTANTS + LOAN PROCESSORS ARE...

- Customer-focused
- Resilient
- Effective communicators
- Collaborative
- Situationally adaptable
- Action-oriented
- Nimble learners
- Tech-savvy

ATTRIBUTES OF A SUCCESSFUL LOAN CONSULTANT:

- Analytical
- Persuasive
- Can manage ambiguity
- Instills trust

ATTRIBUTES OF A SUCCESSFUL LOAN PROCESSOR:

- Detail/task-oriented
- Optimizes work processes
- Can manage complexity
- Resourceful

Training + requirements:

Aspiring Loan Consultants without experience will participate in a virtual **15-week paid training program** to achieve required prerequisites and become SAFE licensed. (Those already with an active NMLS will get to skip the licensing process and participate in a virtual 12-week training program.)

Upon completion and passing of SAFE exam and state licensing prerequisites, (credit check, etc.) group classroom training to learn organizational systems, and mortgage basics, new Loan Consultants will work with mentors and trainers to begin originating their first loans.

Aspiring Loan Processors will participate in a virtual **12-week paid training program** to gain understanding of our loan processes, loan products, systems, and technologies.

Upon completion of the training program and passing comprehensive testing, new Loan Processors will work with mentors and trainers to job shadow and begin processing their first loans.

*Licensing is typically not needed for Loan Processors, but requirements can vary by state.

ADDITIONAL DETAILS:

- No cold-calling or retail sales.
- Speak with customers on a daily basis via phone and/or email.
- Centralized office location with a hybrid work environment and no in-person customer interactions.
- Regular testing and passing of critical milestones are essential for maintaining role requirements.
- Roles are full-time, fast paced, and periodically require overtime.
- May have varying shifts based on team assignment. (Hours of operation are between 7 a.m. - 7 p.m. MNT)

PulteMortgage™

Headquartered in Englewood, Colorado, Pulte Mortgage is a proud member of the PulteGroup Family of Companies and has decades of experience helping new construction homebuyers achieve the American dream from coast-to-coast. PulteGroup is proud to be recognized as one of Fortune's 100 Best Companies to Work in 2021-22, Fortune's Best Workplace for Women and Millennials in 2020, and certified as a Great Place to Work for the past three years. (and counting!)

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