CONTACT

Brian@BAMaxwell.com

(986) 224-0275

Caldwell, ID

BAMMortgageAdvisor.com

CORE COMPETENCIES

- Loan File Preparation & Documentation Review
- Pre-Underwriting & Conditional Approval Management
- Automated Underwriting *(DU/LP)*
- FHA / VA / USDA / Conventional / Jumbo / Non-QM Guidelines
- Pipeline & Milestone Tracking
- CRM / LOS Systems *(Encompass, ARIVE, Jungo, Pipedrive, Mojo, Usherpa)*
- Client Communication & Compliance Support
- Third-Party Vendor Coordination *(Credit, VOE, Appraisal, Title)*
- File Auditing, Condition Tracking & Quality Control
- Remote / Contract Workflow Optimization

Brian A. Maxwell

Mortgage Loan Originator | NMLS #2015339 | *(Active/Pending Renewal)*

Summary

Detail-oriented mortgage professional with 5+ years of experience in loan origination, processing, and file management. Proven ability to execute the full mortgage pipeline from application through closing with precision, compliance, and speed. Strong background supporting high-volume teams, coordinating borrower documentation, and ensuring clean files for underwriting.

Known for exceptional organization, client communication, and system efficiency — capable of operating independently or as part of a remote loan operations team. Seeking contract or freelance loan processing / file prep roles where accuracy, reliability, and turn-time excellence are essential.

Mortgage Experience

Fulcrum Home Loans — Eagle, ID

Mortgage Loan Originator (NMLS #2015339) | Aug 2023 – Present

Waterstone Mortgage Corporation — Eagle, ID

Mortgage Loan Originator (NMLS #2015339) | Nov 2022 – Aug 2023

- Deliver consultative mortgage solutions for veterans, self-employed borrowers, first-time homebuyers, & out-of-state relocations.
- Translate complex guidelines into clear, compliant, actionable next steps for clients and partners.
- Collaborate with realtors and attorneys to expand referral networks and streamline closings.
- Specialized in complex borrower profiles (self-employed, veterans, divorce scenarios).
- Delivered accurate pre-approvals and loan structures under multiple agency guidelines (FHA, VA, USDA, FNMA, FHLMC).
- Partnered with referral partners to provide educational support and transactional guidance.

Waterstone Mortgage Corporation — Eagle, ID

Loan Partner III / In-House Loan Originator (NMLS #2015339) | Jul 2020 – Nov 2022

- Managed pipeline averaging $2.5 M/month and 200 + funded loans totaling $50M + volume.
- Collected and reviewed borrower documentation for pre-approval, underwriting, and final approval.
- Entered and maintained borrower data in LOS; ensured complete, compliant loan files.
- Ordered credit, VOEs, appraisals, title, insurance, and other 3rd-party items.
- Ran DU/LP and analyzed results for underwriting readiness.
- Coordinated directly with borrowers, realtors, processors, underwriters, and closers.
- Prepared and explained rate quotes, discount point scenarios, and Total Cost Analyses.
- Supported branch production through precise file management and proactive issue resolution.

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