



Join Our Team as a Loan Officer or LOA

Job description

The ideal candidate is a hard-working, personable, skilled, and experienced Loan Officer or LOA who wishes to have a position with a salary (and not be responsible for bringing in their own business). You must have direct experience to be considered at this time.

We provide the clients. Your job will be to take the loan application, pre-approve, or coach them to become "mortgage ready" then supervise the mortgage file with the Processor to get it to closing. This is for the Loan Officer who loves working with customers and structuring loans (but who may not be the best at "going to get new business").

Responsibilities

- You must know how to pull and analyze credit, review income and asset documents, and structure loans. You must also have a general knowledge of Fannie Mae, FHA, VA, and USDA guidelines and know how to run DU, stack and submit files, request, and clear conditions, and communicate professionally and efficiently with both Borrowers and Realtors.
- Being adaptable and efficient is very important for this position. Organizational skills are essential, along with the ability to follow up efficiently and keep track of your progress in a logical and organized manner. Attention to detail should be a natural skill of yours as well as the ability to handle multiple tasks in a fast-paced and team-oriented environment.
- The ideal candidate should be able to manage clear, professional communication with Agents and Borrowers and to procure new business from existing referral sources.
- You can work effortlessly in a team environment, thriving in the combined effort to complete the necessary tasks.

Qualifications

- At least 5 years of recent experience as a Loan Officer or Loan Officer Assistant.
- Must be able to independently structure mortgages.
- The ideal candidate is a self-starting problem solver and able to work independently without direct instruction.
- **Active NMLS ID# - Please include your number with your resume.**

- ***This is not a work-from-home position and will be based out of our Baltimore office in Federal Hill.***

About Federal Hill Mortgage

Federal Hill Mortgage is presently the #1 ranked lending team in Maryland. We are looking for motivated individuals who wish to be a part of this exciting period of our growth. **A long-term and stable career is guaranteed for the right individual.** We are a growing organization and seeking candidates interested in growing with the company.

Job Type: Full-time

Salary: \$50,000.00 - \$150,000.00 per year

Benefits:

- 401(k)
- 401(k) matching
- Dental insurance
- Health insurance
- Paid time off
- Tuition reimbursement

Compensation package:

- Bonus opportunities

Schedule:

- 8 hour shift
- Monday to Friday

Work setting:

- In-person
- Office

Experience:

- Loan Structuring: 2 years (Required)
- Loan origination: 5 years (Required)
- Credit analysis: 2 years (Preferred)

Work Location: In person