JULIAN MERCER

LOAN OFFICER

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PROFESSIONAL SUMMARY

Loan Officer with 10+ years originating residential mortgages and small-business loans. NMLS-licensed, with a record of guiding borrowers through underwriting, working with realtors, and closing on time with strong pull-through.

PROFESSIONAL EXPERIENCE

Senior Mortgage Loan Officer Jan 2020 - Present
Rocket Mortgage, Detroit, MI

- Originate $38 million in residential loans a year, ranking in the top 15% of the origination team for funded volume.
- Hold a 71% application-to-close pull-through rate by keeping borrowers updated at each underwriting milestone.
- Review credit, income, and asset documents up front to catch conditions early, trimming average time to clear-to-close by three days.
- Built referral ties with 22 local realtors and two financial planners, which supplied about 40% of annual leads.
- Mentor five new loan officers on pricing, disclosures, and compliance with TRID timelines.
- Host two homebuyer education seminars a quarter with local realtors, producing about 15 loan applications a year.
- Track a pipeline of 45 active files in Encompass and follow up daily on open conditions to keep rate locks from expiring.

Mortgage Loan Officer Mar 2016 - Dec 2019
Fifth Third Bank, Cincinnati, OH

- Closed 110 FHA, VA, and conventional loans a year for first-time and move-up buyers, with an average of 28 days to close.
- Converted existing bank customers through quarterly outreach, and funded $6.5 million in refinances from the in-branch deposit base.
- Passed three internal compliance file reviews with no repeat findings by checking disclosures before every submission.
- Priced and locked loans with the secondary desk and cut lock extensions by 20% through earlier conditions follow-up.
- Trained branch staff on pre-qualification, and they referred 30% more qualified buyers to the lending team.
- Reviewed each file against TRID timelines before submission, which kept closing disclosures on time for every loan.

Small Business Loan Officer Jul 2013 - Feb 2016
Huntington Bank, Columbus, OH

- Structured SBA 7(a) and term loans of $50,000 to $750,000 for owner-operated businesses, funding $9 million over two years.
- Analyzed tax returns and cash flow to prepare credit memos, and credit committee approved 80% of submissions on the first review.
- Maintained a portfolio of 55 business borrowers with annual financial and covenant reviews, and none moved to watch status.
- Referred business clients to treasury and merchant services, adding $2.4 million in deposits over two years.
- Reviewed delinquency reports with the portfolio manager each month and contacted borrowers early, keeping the business loan book below 1% past due.

CORE SKILLS

Mortgage origination | FHA and VA loans | Conventional lending | SBA lending | Underwriting coordination | Credit analysis | TRID compliance | Pipeline management | Pre-qualification | Realtor partnerships | Encompass | Loan pricing | Customer education

EDUCATION

B.S. in Finance, Michigan State University, East Lansing, MI

CERTIFICATIONS

NMLS Licensed Mortgage Loan Originator | Michigan Mortgage Loan Originator License | Certified Mortgage Advisor (CMA)