JULIAN MERCER

MORTGAGE BROKER

San Francisco, CA | (415) 555-0148 | julian.mercer@email.com | linkedin.com/in/julianmercer

PROFESSIONAL SUMMARY

NMLS-licensed mortgage professional with 10+ years originating purchase and refinance loans, including FHA, VA, jumbo, and self-employed borrower programs, funding about $55 million a year. Builds a referral-driven pipeline with real estate agents and matches each borrower with the right program, rate, and terms.

PROFESSIONAL EXPERIENCE

Senior Loan Officer Feb 2020 - Present
Fairway Independent Mortgage, Orlando, FL

- Fund about 190 loans and $55 million a year, with 65% of volume from repeat clients and referrals from 30 active real estate agents.
- Match borrowers to agency, FHA, VA, jumbo, and non-QM programs by comparing pricing and guidelines, saving them an average of 0.25 points on rate compared with their first quote.
- Structured bank-statement and 1099 loans for self-employed buyers, with 24 such files closed last year.
- Delivered pre-approval letters within 24 hours and reduced contract-stage fallout to under 4% by locking documents and terms early.
- Hold monthly homebuyer education sessions with partner agents for 20 to 30 attendees, producing 10 to 12 new applications each.
- Trains two junior loan officers on disclosures, lock policies, and borrower conversations.

Loan Officer Jun 2016 - Jan 2020
Wells Fargo Home Mortgage, Tampa, FL

- Originated about $32 million a year in conforming, FHA, and VA loans, ranking third of 24 loan officers in the market for volume in 2019.
- Built a database of 600 past clients and sent annual mortgage reviews, generating refinance opportunities that made up 18% of volume.
- Resolved appraisal shortfalls and title issues with sellers, agents, and underwriters so that 95% of contracts closed on time.
- Completed all TRID and fair lending training with no compliance exceptions across four annual audits.

Loan Processor Jul 2014 - May 2016
Bank of America, Jacksonville, FL

- Processed about 25 conventional and FHA files a month, verifying income, assets, and credit before underwriting review.
- Cleared conditions in about 48 hours on average and kept the branch among the quickest in the region for closings.
- Moved into a loan officer trainee role after earning the NMLS license.

CORE SKILLS

Loan origination | FHA, VA, and jumbo programs | Self-employed income analysis | Loan program and pricing comparison | Rate lock management | Pre-approval | TRID and fair lending compliance | Referral partnerships | Pipeline management | Credit analysis | Borrower education | Encompass and CRM

EDUCATION

Bachelor of Science in Finance, Florida State University, Tallahassee, FL

CERTIFICATIONS

NMLS Licensed Mortgage Loan Originator, Florida | Florida Mortgage Loan Originator License, Office of Financial Regulation