

MORTGAGE LOAN OFFICER





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Send Your Resume to Us esaenz@lower.com











ABOUT US

We're a national direct lender with physical offices in 18 states and expanding. With annual closings of \$2 billion+ and a team of over 850 employees, our innovative office in Coral Gables is centrally located in Miami, FL.







30,000+ Five-Star Reviews

Exceptional service

Free Refinancing for Life* Worry-free financing

Lightning-Fast Application

It doesn't get any easier







REQUIREMENTS

- Mortgage license to originate loans in Florida (NMLS).
- Knowledge of federal and state mortgage regulations.
- Accuracy in paperwork and financial data for compliance and loan processing.
- Strong relationship-building skills with clients and real estate professionals, and effective mortgage product marketing.
- Commitment to excellent service and client support throughout the loan process.
- Strong verbal and written communication skills for explaining complex mortgage terms.
- Familiarity with mortgage software (e.g., Encompass), CRM systems, and Microsoft Office.







OTHER HELPFUL **QUALIFICATIONS**

- Bilingual (English & Spanish).
- Experience with running and reading desktop underwriting (DU).
- Proven experience as a mortgage loan officer or in a similar role.
- Strong relationships with realtors/builders.





SIGNING BONUS, COMPETITIVE **COMPENSATION & FULL BENEFITS**

Our compensation package includes a signing based on bonus previous production, competitive payout rates, and comprehensive benefits.





FREE EXCLUSIVE LEADS

Receive free, exclusive, high-quality leads from Zillow, Facebook, and Instagram, delivered directly to your phone and CRM in real time. Our goal is to let you focus on selling, not on calling realtors for leads.

Zillow facebook Ads









FREE ON-SITE LOAN OFFICER ASSISTANT

Your Loan Officer Assistant (LOA) will support you from end to end on all your loans, including gathering all loan approval conditions. Our aim is for you to focus on sales, not on chasing conditions.





FINANCIAL ASSISTANCE FOR REALTOR PARTNERSHIPS

We invest in your success by providing financial support to help you build and maintain relationships with your Realtor partners. This allows you to offer them quality leads, marketing assistance, and sponsorship for events and open houses.





PRE-APPROVAL MORTGAGE ASSURANCE

more pre-approval uncertainties! We'll send all your pre-approvals (with DUs) upfront to underwriting in order to secure a loan commitment before house hunting begins.





LIGHTNING-FAST CLOSINGS

With our loans featuring underwritten loan commitments prior to purchase contract execution, you'll be positioned to meet our goal to close files in an average of 21 days or less.







DUS WITH SOFT PULLS

For those clients not ready for a hard credit inquiry yet, we can provide pre-approvals (with DU decisions) but without affecting the client's credit score. Ideal for those clients starting their process cautiously or seeking a second opinion without re-running their credit.



TOP NOTCH TOOLS

In-house DU Simulator: On your first call, you can quickly provide clients with an accurate DU estimate, pre-approved amount, monthly payment, and cash to close without running their credit.

Smart Loan Commitments (LCs): These LCs adjust the DU decision, loan amount, monthly payment, and cash to close based on property data inputted by the realtor or client during the house search.





AI-POWERED CRM

Experience the advantage of our in-houseprogrammed & Al-Powered CRM. Sending automated but personalized texts/videos according to the lead's stage is just an integrated part of our strategy that will dramatically boost your lead's conversion ratio.





MESSAGE FROM OUR BRANCH MANAGERS

As a Mortgage Loan Officer at lower.com, excel in an environment vou'll comprehensive training, advanced technology, and dedicated support for your success. Contact us today to learn about our competitive compensation package, strong relationships with top realtors, and effective lead generation strategies. Let's achieve new heights together!



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