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MORTGAGE LOAN OFFICER RSCCC7404

Description

The **Mortgage Loan Officer (MLO)** is responsible for originating, marketing, and managing residential mortgage loans (conventional, FHA, VA, and GSE-backed programs). The MLO actively sources new business through internal branch/referral networks and external partnerships with local real estate agents, homebuilders, financial planners, and community trade groups in the Corpus Christi area. This role guides applicants from initial consultation through closing, ensuring a seamless client experience while adhering to federal regulations and company credit policies.

Job Location
Corpus Christi, TX

Valid through
13.11.2040

Base Salary
$ 50,000.00 - $ 145,000.00

Employment Type
Full-time, DIRECT HIRE

Hiring organization
Reliable Staffing Corporation

Contacts

IMPORTANT: A resume must be submitted to be considered for this position. Only candidates who submit a resume will be considered.

If you meet this job description, send your resume and take the next step toward your opportunity with Reliable Staffing

mailto:jobplacements@reliablestaffing.com

Skills

- **Loan Origination & Sourcing:** Generate self-sourced and bank/institution-referred mortgage business by building relationships with local Realtors, builders, and referral partners across the Coastal Bend.
- **Client Counseling & Application Intake:** Conduct face-to-face, phone, or digital interviews to assess prospective borrowers' financial situations, discuss debt-to-income ratios, review creditworthiness, and match them with appropriate mortgage products (Conventional, FHA, VA, etc.).
- **Pipeline & Documentation Management:** Collect, review, and verify required financial documentation (tax returns, pay stubs, bank statements) for accuracy before submitting files to underwriting.
- **Communication & Coordination:** Maintain regular, transparent communication with borrowers, real estate agents, loan processors, and closing teams to track milestones, lock periods, and contingency dates.
- **Compliance & Policy Adherence:** Stay up to date on federal lending laws (TRID, Reg Z, RESPA), NMLS requirements, and investor/bank underwriting guidelines.
- **Local Networking:** Represent the institution at

local builder open houses, industry events, and community/networking functions in Corpus ChristSkills & Competencies
* Strong interpersonal, public relations, and consultative sales skills.
* Solid financial analytical and mathematical abilities (calculating debt ratios, interest, and cash flow).
* Proficiency with loan origination software (LOS), CRM platforms, and Microsoft Office Suite.
* Bilingual (English/Spanish) is a strong plus in the Corpus Christi market.

Qualifications

Valid Texas driver's license with reliable personal transportation for local travel to appointments, builder sites, and networking events (must maintain active auto insurance).

Education

- High school diploma or equivalent required; Bachelor's degree in finance, business, or a related field preferred.
- **Licensing:** Active and valid **Nationwide Mortgage Licensing System (NMLS)** registration/license required (or eligible for immediate transfer/registration).

Experience

- Minimum of **1 to 3+ years** of mortgage loan origination, residential lending, or direct financial services experience.
- Working knowledge of conventional, FHA, and VA loan guidelines and secondary market standards.

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