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MORTGAGE LOAN OFFICER RSCMANH7505

Description

We are seeking a motivated, results-driven **Mortgage Loan Officer** to join our team in Manhattan, NY. In this role, you will proactively source, originate, and manage residential mortgage loans, guiding clients through every step of the home-financing process. You will build and maintain a strong network of local referral partners—including real estate agents, brokers, attorneys, and financial advisors—while meeting or exceeding monthly and annual origination goals.

Job Location

Manhattan, NY

Valid through

21.10.2040

Base Salary

\$ 75000.00

Employment Type

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>

Industry

Real Estate/Mortgage

Skills

- **Lead Generation & Business Development:** Proactively prospect and build referral relationships with Manhattan real estate agents, co-op/condo brokers, and local centers of influence to generate self-sourced mortgage business.
- **Client Consultation & Origination:** Interview prospective homebuyers, evaluate financial backgrounds and debt-to-income ratios, and recommend appropriate residential mortgage products (conventional, jumbo, FHA, etc.).
- **Application Management:** Take complete, accurate mortgage loan applications and collect initial financial documentation (tax returns, bank statements, pay stubs) in compliance with underwriting guidelines.
- **Pipeline Management:** Serve as the primary point of contact for the client from pre-approval through underwriting, closing, and funding, working closely with internal processors and underwriters.
- **Market & Regulatory Compliance:** Maintain a thorough, up-to-date knowledge of federal, state, and local lending regulations, agency guidelines (Fannie Mae/Freddie Mac), and NYC-specific property nuances.

- **Cross-Selling & Retention:** Promote bank products and services to deepen client relationships and support branch growth goals.

Qualifications

- **Local Market Knowledge:** Familiarity with the Manhattan real estate landscape (including co-ops, condos, and high-value jumbo financing) is a strong plus.
- **Technical Skills:** Proficiency with modern Loan Origination Systems (LOS) such as Encompass, automated underwriting engines, and CRM tools.
- **Soft Skills:** Exceptional verbal and written communication, strong negotiation skills, high attention to detail, and a customer-centric attitude

Education

- **Education:** Bachelor's degree in Finance, Economics, Business Administration, or a related field preferred (or equivalent work experience).
- **Experience:** 1–3+ years of retail residential mortgage sales, lending, or financial services experience.
- **Licensing:** Must meet all requirements under the SAFE Act, including active registration with the **Nationwide Mortgage Licensing System & Registry (NMLS)** and possession (or eligibility to obtain) a unique identifier

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