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MORTGAGE LOAN OFFICER RSCSF7502

Description

We are seeking a high-caliber, licensed **Mortgage Loan Officer** to join our team in **San Francisco, CA**. In this role, you will serve as a trusted financial advisor navigating the unique, high-value Bay Area real estate market. You will evaluate borrower financial profiles, recommend competitive financing solutions, and cultivate a robust referral network of local real estate agents, builders, and high-net-worth clients to build a consistent pipeline of residential mortgage business.

Job Location

94066, San Francisco, CA

Valid through

20.10.2040

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

- **Loan Origination:** Interview applicants to assess financial needs, analyze complex financial profiles (including RSUs, equity compensation, and self-employed income), and structure competitive loan options (Jumbo, Super Jumbo, Conventional, FHA, and Non-QM).
- **Business Development:** Proactively build and maintain a strong referral network of local San Francisco real estate agents, wealth managers, CPAs, and corporate partners.
- **Pipeline Management:** Guide borrowers seamlessly from pre-approval through closing, ensuring timely communication and an exceptional client experience in a highly competitive market.
- **Cross-Functional Collaboration:** Partner closely with internal processing, underwriting, and closing teams to ensure files meet all compliance standards and close seamlessly.
- **Compliance:** Maintain strict adherence to all federal and state lending regulations (RESPA, TILA, Dodd-Frank) and internal company policies.
- **Advanced proficiency** in analyzing complex financial documents (such as tax returns for self-employed

individuals and corporate compensation packages); excellent relationship management skills; proficiency with mortgage software

Qualifications

- **Experience:** Minimum of 2+ years of residential mortgage origination experience, with a proven track record of handling high-balance and **Jumbo loan products**.
- **Market Knowledge:** Deep familiarity with the San Francisco and broader Bay Area housing market, local inventory dynamics, and competitive pricing strategies.

Education

- **Licensing:** Active **NMLS license** in good standing, with appropriate **California DFPI** or DRE endorsement.

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