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MORTGAGE LOAN OFFICER RSCT7503

Description

We are seeking a highly motivated, licensed **Mortgage Loan Officer** to join our team in **Torrance, CA**. In this role, you will act as a premier financial resource for homebuyers and real estate investors across Torrance and the South Bay area. You will analyze borrower financials, structure appropriate loan programs, and cultivate a robust referral network of local real estate agents, builders, and community partners to maintain a consistent pipeline of residential mortgage business

Job Location

90045, Torrance, CA

Valid through

20.10.2040

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:** Conduct thorough client consultations to evaluate financial profiles, analyze credit, income, and assets, and recommend optimal financing solutions (Conventional, FHA, VA, Jumbo, and Non-QM).
- **Business Development:** Build, nurture, and expand a strong referral network of local Torrance and South Bay real estate agents, CPAs, financial planners, and local business owners.
- **Pipeline Management:** Guide borrowers seamlessly from pre-approval through closing, ensuring exceptional customer service and transparent communication throughout the loan lifecycle.
- **Cross-Functional Collaboration:** Partner closely with internal processing, underwriting, and closing teams to ensure files meet rigorous compliance standards and hit prompt closing dates.
- **Compliance & Education:** Stay strictly informed on all federal and state lending regulations (RESPA, TILA, Dodd-Frank) as well as internal corporate policies.
- Strong financial acumen, excellent sales negotiation, and stellar relationship-building capabilities; proficiency with modern loan origination software

Education

- **Licensing:** Active **NMLS license** in good standing, with appropriate **California DFPI** or DRE endorsement.
- **Experience:** Minimum of 2+ years of successful residential mortgage origination experience with a documented track record of production volume.
- **Market Knowledge:** Deep understanding of the Torrance, beach cities, and broader South Bay housing markets, including local price points and buyer demographics.

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