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MORTGAGE LOAN OFFICER RSCNAP7508

Description
We are seeking a driven, customer-focused **Mortgage Loan Officer** to join our team in **Naples, FL**. In this role, you will guide clients through the home-buying, building, or refinancing process from initial application to closing. You will also build and maintain active referral relationships with local real estate agents, builders, and financial planners in the Southwest Florida market.

Job Location
Naples, FL

Valid through
27.10.2040

Base Salary
$ 50,000.00 - $ 145,000.00

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

- **Originate Loans:** Source and take residential mortgage applications (Conventional, FHA, VA, Jumbo, and portfolio loan products).
- **Business Development:** Build, maintain, and expand a referral network of local Realtors, home builders, developers, and financial advisors in Naples and surrounding areas.
- **Client Consultation:** Advise borrowers on loan options, interest rates, program requirements, and down payment assistance programs using consultative selling techniques.
- **Financial Analysis:** Evaluate borrower income, credit history, debt-to-income (DTI) ratios, and collateral to determine loan qualification.
- **Pipeline Management:** Maintain regular communication with clients, real estate agents, and operations/processing teams to ensure smooth and timely loan closures.
- **Compliance:** Ensure all loan files strictly comply with federal, state, and institutional banking regulations (TILA, RESPA, Fair Housing, and NMLS guidelines).

Qualifications

- **Licensing:** Active **NMLS** (Nationwide Mortgage Licensing System) registration and Florida state MLO license.
- **Experience:** Minimum of 1 to 2+ years of active mortgage loan origination experience (bank-channel or retail mortgage experience preferred)
- **Production:** Proven track record of self-generated mortgage production (often targeting active monthly volume or established local referral flow).
- **Skills:** Strong sales acumen, exceptional interpersonal communication, organization, and familiarity with Loan Origination Systems (LOS) and CRM software.

Education

- **Education:** High school diploma or GED required; Bachelor’s degree in finance, business, or a related field preferred

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