



Broker/Loan Officer Job Description

Excellent opportunity to join a dynamic growing company and become financially free. Your delightful personality, smile, warm, courteous, and friendly demeanor will be a great asset.

Inclusive Properties is seeking a mature, organized, motivated, energetic, responsible outgoing and professional employee to join our talented team at our boutique mortgage brokerage as a Broker/Loan Officer. We are building a team of mortgage professionals who want to work with the best. We value growth, stability, and provide rewards that come with a successful organization.

Come join our fast-growing company and help us expand and provide the community with low-rates, low-cost mortgages, and a wide variety of products so you can help consumers build, buy, or refinance investment properties across the Americas & Caribbean.

Join a team that fosters a culture of career development and continuous learning and growth opportunities to help you rise to new heights. We are passionate about providing outstanding customer service and making a difference in our community - 5 Star Service is key.

Loan Officer Responsibilities

- Originate investment mortgage loans by reaching out to prospective clients
- Field inbound loan inquiries and provide clients with superior customer service
- Engage with consumers, determine their needs and offer the appropriate products
- Turn all files into processing within 24 hours of meeting with the applicant
- Review loan application package to determine the completeness of all documents and verify the borrower's qualification of specified loan product, ensure checklist completeness
- Track outstanding applications and loan documents and call customers to follow up and obtain
- Work with Loan Processor to close loans
- Communicate with team all information pertaining to client and property
- Monitor pipeline reports daily for status of applications and communicate with Processors daily to make sure all loans are moving efficiently through the closing process
- Provide assistance to applicants and solve all problems that may arise between application and settlement
- Communicate with borrowers, processors, operations staff, closing attorneys, title companies, real estate brokers, etc. to expedite the mortgage process
- Ensure the submitted loan goes to closing on time, that clients are provided quality service during the process and loan package compliance
- Engage in marketing and promotional activities in support of your sales
- Attend scheduled meetings, training sessions and complete courses
- Meet minimum monthly personal production goals (2 loans)
- Conduct business in compliance with all state and federal regulations
- Maintain a broad and current understanding of mortgage products, guidelines, pricing strategies, and industry standards
- Develop and grow relationships with real estate professionals, homebuilders, and other referral sources to generate qualified mortgage leads
- Engage in local community events, activities, organizations to develop new business, and grow awareness
- Market to clients through a variety of sales efforts; creating working relationships with Real Estate agents, attending industry meetings and home buyer seminars, follow up calls to RE agents, Builders, CPA's, and past clientele



- Contact prospective clients to develop and maintain referral sources, tracks and manages new leads and follows up on referral business
- Make calls to real estate agents, financial advisors and other potential referral sources to develop borrower leads

Skills, Abilities and Experience Required:

- Self-directed, motivated, team leader with a strong desire to learn and a high attention to detail
- Must be extremely organized with the ability to handle multiple simultaneous tasks and projects while meeting deadlines
- Able to work collaboratively with a wide range of constituencies and diverse clientele
- Must maintain the highest level of discretion and management of confidential sensitive information
- Advanced verbal and written Persuasive, selling communication skills communication skills, including information research and analysis
- Proficiency in standardized software applications, including Microsoft Outlook, Word, Excel, and PowerPoint, CRM
- Excellent disposition, mindset, and work ethic
- Strong listening, problem solving skills, analytical, and out of the box thinking
- Must be polite and considerate to clients, co-workers and management team
- Excellent time management skills and the ability to prioritize work
- Must be neat, well-groomed, and professional in appearance
- Ability to instantly connect with people in an outgoing, friendly manner
- Ability to delegate in a positive style with thorough follow up skills
- Ability to understand current mortgage laws, guidelines, loan programs and trends
- Ability to assist customers in determining which type of mortgage best meets their needs
- Ability to negotiate terms and conditions of loans with clients
- Excellent sales and consulting skills
- Able to competently perform mathematical and analytical tasks
- Ability to speak and present confidently in front of groups
- Must have an interest in helping people
- Must have an interest in Mortgage and Finance industry
- Must have the determination, grit and tenacity to be successful
- Truly enjoy meeting new people and face-to-face meetings
- Ability to work independently
- Ability to analyze financial information
- Must be coachable and willing to work in a system/team environment
- Working knowledge of office equipment – printers and fax machines
- Marketing and Social Media experience is a plus
- Multilingual is a plus

Education

- High School Degree, GED, or College

Job Type: Full-Time, Part-Time

- Commission



Additional Compensation

- Bonuses

Benefits

- Flexible Schedule
- Work From Home (Remote)
- Professional Development Assistance

Broker Benefits

We offer a full spectrum of mortgage programs; Qualified Mortgages (QM) and full line of Non-Qualified Mortgages (NON-QM), access to Institutional Investors and Hedge Funds, In-House Commercial Lending, Reverse Mortgages, internal marketing team and wide-ranging processing and underwriting capabilities.

- Flat Fee-You make a total 50% commission
- Marketing Material
- Optimal Pricing
- A mortgage coordinator to help you structure, price and sell your deals to consumers
- Training to help you structure and close your deals successfully
- Weekly training seminars to help further educate and help you understand more about the products
- Industry-leading resources, programs, open communication, in-house marketing, advertising, development
- UW turn time is 48 hours and close within 14 business days.
- Marketing support, tools, and daily leads so you can focus on developing referral relationships and producing new loans

Inclusive Properties is an Equal Opportunity Employer and Equal Opportunity Lender.