

Nathan Rodriguez

Mortgage Loan Officer

Phone: (555) 234-7890
Address: 1247 Maple Street, Phoenix, AZ 85016
Website: <https://www.nathanrodriguezloans.com>
Email: nathan.rodriguez@email.com

- Licensed Mortgage Loan Officer with 4+ years originating \$18M+ in residential loans annually across conventional, FHA, VA, and USDA products
- Proven track record of building referral partnerships with 28+ real estate agents, generating 65% of loan pipeline through repeat business and referrals
- Expert in complex loan structuring including jumbo loans up to \$3M with 87% approval rate while maintaining 100% compliance with federal lending regulations
- Specialized in first-time homebuyer programs with extensive knowledge of state and local down payment assistance programs in Arizona market
- NMLS #1847293 with clean compliance record and zero HMDA violations over 4-year career

LICENSES AND CERTIFICATIONS

NMLS License #1847293 - Active in AZ, CA, NV 2020
NMLS

20-Hour SAFE Pre-Licensing Education March 2020
Arizona Mortgage Institute

8-Hour Annual Continuing Education January 2024
Western States Training Academy

FHA/VA Loan Processing Certification 2021
Housing Finance Agency

Certified Mortgage Planning Specialist (CMPS) - In Progress Expected completion: June 2024
CMPS Institute

WORK EXPERIENCE

Desert Valley Mortgage Corporation, Phoenix, AZ March 2022 - Present
Senior Mortgage Loan Officer

- Originated average of \$1.8M monthly in residential mortgages, consistently exceeding targets by 30% while maintaining perfect compliance record
- Cultivated referral network of 28 real estate agents and 5 builder partnerships, generating 65% of loan pipeline through repeat business
- Structured complex loan scenarios including jumbo loans up to \$3M and investment properties with 87% approval rate
- Reduced average loan processing time from 42 to 28 days through proactive communication with underwriting and title companies
- Achieved President's Club status for 2022 and 2023 with \$22M and \$24M in annual production respectively
- Maintained 0% early payment default rate and 96% customer satisfaction score across 200+ closed transactions

First National Bank, Scottsdale, AZ June 2020 - March 2022
Mortgage Loan Officer

- Originated \$14M annually in residential loans across FHA, VA, conventional, and USDA products with 82% pull-through rate
- Developed referral partnerships with 18 real estate agents through monthly market updates and first-time homebuyer seminars
- Specialized in Arizona Housing Finance Authority programs, helping 45 first-time homebuyers achieve homeownership with down payment assistance
- Processed 150+ mortgage applications with 99% accuracy, gaining comprehensive knowledge of underwriting requirements

- Achieved Top Producer recognition in Q4 2021 with \$4.2M quarterly production

Community Credit Union, Tempe, AZ

August 2019 - June 2020

Loan Processor / Assistant Loan Officer

- Processed 180+ mortgage applications with 98% accuracy while learning loan origination fundamentals
- Educated 60+ members monthly on mortgage products and qualification requirements, identifying qualified leads for senior loan officers
- Assisted with loan structuring and documentation for complex scenarios including self-employed borrowers and investment properties
- Maintained detailed pipeline tracking system resulting in 15% improvement in loan processing efficiency

SKILLS

Technical Skills

- Encompass360 and Calyx Point loan origination systems
- Desktop Underwriter (DU) and Loan Product Advisor (LPA) automated underwriting
- Optimal Blue pricing engine and rate lock management
- Salesforce CRM for pipeline management and referral partner tracking

Regulatory Knowledge and Loan Products

- TRID, RESPA, and Fair Lending practices compliance
- FHA, VA, USDA, and conventional loan products expertise
- Jumbo and non-conforming loan structuring
- Arizona Housing Finance Authority and local down payment assistance programs

Sales and Relationship Skills

- Consultative selling for complex financial products
- Referral partner development with real estate professionals
- Borrower education on loan programs and qualification requirements
- Pipeline management across multiple loan stages simultaneously

EDUCATION

Arizona State University, Tempe, AZ

2019

Bachelor of Science in Finance

GPA: 3.7/4.0 | Relevant Coursework: Real Estate Finance, Risk Management, Financial Markets, Business Ethics

AWARDS & RECOGNITION

President's Club Award

2022, 2023

Desert Valley Mortgage Corporation

- Top 8% nationally with \$46M in funded loans across 285 transactions over two years
- Maintained 0% early payment default rate and 96% average customer satisfaction score

Excellence in First-Time Homebuyer Services

2021

Arizona Housing Finance Authority

- Recognized for helping 45 first-time homebuyers achieve homeownership through state assistance programs
- Specialized in down payment assistance with 100% compliance rate and zero program violations

Top Producer Q4 2021

2021

First National Bank

- Achieved highest quarterly production in branch history with \$4.2M in funded loans
- Exceeded quarterly target by 40% while maintaining 98% customer satisfaction rating