



Paul Allen

Loan Officer

Loan officer with seven years originating residential mortgages across conventional, FHA, VA, and jumbo products. Build referral pipelines through realtors, builders, and past clients, and close files that other LOs send back as too tough. NMLS licensed in FL, GA, and TN.

CONTACT INFORMATION

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KEY SKILLS

- Conventional, FHA, VA, and Jumbo loan origination
- Encompass LOS and Optimal Blue pricing engine
- Desktop Underwriter (DU) and Loan Prospector (LP) AUS
- TRID and RESPA compliance
- Self-employed borrower income analysis (tax returns, P&L, K-1s)
- Referral pipeline development with realtors and builders
- Pre-qualification and loan structuring
- Rate lock strategy and float-down management
- Condition clearing and underwriter negotiation
- First-time homebuyer education and workshops
- Credit analysis and tradeline restructuring guidance
- Bilingual: English and Spanish

PROFESSIONAL EXPERIENCE

2021 - Present

Senior Loan Officer | Sunbelt Heritage Mortgage, Tampa, FL

- Originated \$47.8M in funded loan volume across 162 units in 2023, ranking second of 28 LOs branch-wide
- Built a self-sourced referral book from 14 realtor partners and a local 55+ community builder, with roughly 70% of closings coming from repeat or referred business
- Pulled through a 92% application-to-close ratio by pre-qualifying borrowers against actual AUS findings instead of rate sheet shortcuts
- Salvaged a luxury purchase after the appraisal came in \$38K short by restructuring to an 85% LTV with lender-paid MI, kept the deal alive past contract date

2018 - 2021

Mortgage Loan Officer | Coastal Bay Lending, St. Petersburg, FL

- Closed 90 to 110 loans per year averaging \$285K, with a mix of FHA first-time buyers and VA refinances
- Took over a stalled portfolio of 47 pre-approved leads and converted 19 into funded loans inside the first quarter
- Ran first-time homebuyer workshops twice a month at two area credit unions, generated a steady 6 to 8 applications per session
- Trained two junior LOs on TRID disclosures and got both passing internal compliance audits within 90 days

2017 - 2018

Loan Officer Assistant | Coastal Bay Lending, St. Petersburg, FL

- Pre-qualified inbound leads, ran credit, and structured initial 1003s for two senior LOs producing a combined \$62M annually
- Cleared conditions on 30 to 40 files in process at any given time, kept average clear-to-close at 21 days
- Built a borrower follow-up cadence in Encompass that recovered 11 stalled pre-approvals in six months

EDUCATION

Bachelor of Science in Finance, University of South Florida, 2017

NMLS Licensed Mortgage Loan Originator (FL, GA, TN), NMLS #1847293

SAFE Mortgage Loan Originator Certification, 2017

Certified Mortgage Advisor (CMA), National Association of Mortgage Brokers, 2020