



Laura King

LOAN OFFICER

Senior loan officer and producing branch manager with 14 years in mortgage origination. Personal production averages \$58M annually while running a team of 9 LOs and 4 processors. Built two branches from scratch, took the most recent from \$0 to \$190M in funded volume inside three years.

CONTACT INFORMATION



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KEY SKILLS

- Conventional, FHA, VA, USDA, and jumbo loan origination
- Non-QM and bank-statement product structuring
- Physician and professional loan programs
- Branch P&L management and recruiting
- Encompass and Optimal Blue pricing engines
- TRID, RESPA, and ECOA compliance
- Builder and realtor referral partnership development
- DU/LP automated underwriting
- Pre-submission file review and EPD risk control
- Loan officer coaching and team production scaling
- Pipeline management and lock desk strategy
- Self-employed borrower income analysis

PROFESSIONAL EXPERIENCE

Producing Branch Manager | Carolina Pine Mortgage, Raleigh, NC | 2020 – Present

- Grew branch funded volume from zero at launch to \$190M in 2023 across 612 closed units
- Recruited and onboarded 9 originators, 6 of whom now produce above \$25M individually
- Closed \$61M in personal production in 2023 while managing the branch, ranked top 1% of company originators nationally
- Negotiated three builder-forward commitment relationships worth a combined 140 units per year
- Cut branch loss ratio on early-payment defaults to 0.3% by tightening pre-submission file review with the lead processor

Senior Loan Officer | Tobacco Road Financial, Durham, NC | 2016 – 2020

- Personally funded \$43M to \$52M annually, mix of jumbo, conventional, and physician loan products
- Built and grew a physician-loan niche with three hospital systems, accounted for 38% of personal volume by year four
- Coached two junior LOs into top-25 company production within 18 months
- Sat on the company's product committee, helped roll out a non-QM bank-statement program now responsible for 12% of corporate volume

Loan Officer | Piedmont Federal Mortgage, Charlotte, NC | 2013 – 2016

- Closed an average of 145 units per year, mostly conventional purchase business
- Earned President's Club three years running for top-10 funded volume company-wide
- Took over a struggling agent partnership, lifted that one realtor's monthly closings from 1 to 6 inside six months
- Served as peer mentor for the new-hire LO bootcamp, trained 14 originators across three cohorts

Junior Loan Officer | Piedmont Federal Mortgage, Charlotte, NC | 2010 – 2013

- Started as a call-center LO handling refi leads, promoted to outside sales after 14 months
- Closed 80-plus loans in first full year as a producer
- Built initial agent network of 8 referral partners that followed to the next role
- Earned NMLS licensure in NC, SC, and VA

EDUCATION

B.S. Finance, University of North Carolina at Charlotte, 2010

NMLS Licensed Mortgage Loan Originator (NC, SC, VA, GA)

Certified Mortgage Banker (CMB), Mortgage Bankers Association, 2019

Accredited Mortgage Professional (AMP) designation, 2017