

BS

Brian Scott

Loan Officer

CONTACT INFORMATION



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Mesa, AZ 12345

EDUCATION

Bachelor of Science in Finance,
Arizona State University, 2019

NMLS Licensed Mortgage Loan
Originator (License #1847293),
Arizona

SAFE Act 20-Hour Pre-Licensing
Course Completion, 2019

Continuing Education: FHA Direct
Endorsement and VA Loan
Processing, 2022

KEY SKILLS

- Conventional, FHA, VA, and USDA loan origination
- Down-payment assistance programs (Home in Five, Pathway to Purchase, HOME Plus)
- Encompass LOS and Calyx Point
- Automated underwriting systems (DU and LP)
- DTI, LTV, and qualifying ratio analysis
- Self-employed borrower income calculation
- Pre-approval and conditional approval structuring
- Realtor and builder referral pipeline management
- TRID and RESPA compliance
- Credit analysis and tradeline restructuring guidance
- Pipeline management and conditions triage

ABOUT ME

Mortgage loan officer with five years originating purchase-heavy pipelines in the Phoenix metro. Comfortable across conventional, FHA, VA, and down-payment-assistance programs. Closed 320-plus loans personally and built referral relationships with 22 active real estate agents.

PROFESSIONAL EXPERIENCE

MORTGAGE LOAN OFFICER | SAGUARO TRUST HOME LOANS, MESA, AZ 2022 - PRESENT

- Funded \$34.6M across 138 units in 2023, of which 81% were purchase transactions
- Captured Home in Five and Pathway to Purchase DPA programs that competitors avoided, drove 24 closings most LOs would have walked away from
- Maintained an average pull-through of 88% by setting honest expectations with realtors at the pre-approval stage
- Recovered three near-cancelled deals tied to DTI overages by switching from conventional to FHA mid-process inside the contingency window

LOAN OFFICER | DESERT RIDGE FUNDING, GILBERT, AZ 2019 - 2022

- Originated 60 to 80 loans per year, mostly first-time buyers using FHA and conventional 97 products
- Hosted joint open houses with three top-producing agents twice a month, picked up 14 to 18 new pre-approvals per quarter
- Cut average days-from-app-to-close from 38 to 27 by triaging conditions inside the first 72 hours
- Earned company-wide top-rookie recognition in 2020 after closing \$11M in the first full year

- Bilingual client communication
(English and Hindi)