

[Full Name]

[City, State] | [email@example.com] | [Phone Number] | [LinkedIn URL]

PROFESSIONAL SUMMARY

Experienced **Mortgage Broker** with [X]+ years of success structuring residential and commercial loans, guiding clients through complex lending requirements, and maximizing approval rates across diverse borrower profiles. Proven track record of cultivating strong lender relationships, optimizing rate and fee structures, and maintaining strict compliance with regulatory and underwriting standards. Adept at financial analysis, credit risk assessment, and end-to-end loan pipeline management, with a consultative approach that builds trust and drives repeat and referral business.

PROFESSIONAL EXPERIENCE

[Senior Mortgage Broker] | [ABC Mortgage Solutions]

[City, State] | [Month Year] – Present

- Originated and closed an average of [X]–[Y] residential and investment property loans per month, generating approximately [\$X] in funded volume annually while maintaining a pull-through rate above [Z]%.
- Analyzed borrower financials, tax returns, credit reports, and property valuations to structure optimal loan products (e.g., [FHA], [VA], [conventional], [jumbo], [non-QM]) using tools such as [LOS Platform Name], [CRM Tool], and [Pricing Engine] to reduce approval turnaround time by [X]%.
- Developed and maintained a diversified lender panel of [X]+ banks and non-bank lenders, negotiating competitive rates and fee concessions that improved client savings by an average of [X] basis points per loan while ensuring full compliance with [local/regional] lending regulations.

[Mortgage Consultant] | [XYZ Home Finance]

[City, State] | [Month Year] – [Month Year]

- Guided borrowers from initial pre-qualification through settlement, clearly explaining lending criteria, required documentation, and loan options, resulting in a client satisfaction score of [X]/10 and a referral rate of [Y]%.
- Prepared detailed loan submissions, including income verification, serviceability calculations, and compliance documentation, achieving an average lender approval time of [X] business days and minimizing rework through accurate file packaging.
- Collaborated with real estate agents, conveyancers, and lender BDMs to coordinate valuations, conditional approvals, and settlements, proactively resolving issues such as credit policy exceptions and valuation shortfalls to keep [X]% of deals on schedule.

EDUCATION

[Diploma of Finance and Mortgage Broking] | [Institute/College Name]

[City, State] | [Month Year] – [Month Year]

- Relevant coursework: [Credit & Lending Practices], [Risk Assessment], [Residential & Commercial Lending], [Regulatory Compliance].

[Bachelor of Business / Finance / Related Field] | [University Name]

[City, State] | [Month Year] – [Month Year]

- Focus areas: [Financial Analysis], [Economics], [Accounting], [Business Law].

SKILLS

- Lending & Product Expertise:** Residential & investment loans, [FHA/VA or local equivalents], refinancing, debt consolidation, [non-QM] / specialist lending, fixed vs. variable structures.
- Financial & Credit Analysis:** Serviceability assessment, DTI calculations, credit report interpretation, income verification (PAYG & self-employed), cash-flow and risk analysis.
- Tools & Technology:** [Loan Origination Systems (e.g., Broker LOS Name)], [CRM Platform], [Rate/Price Engine], [Document Management System], [MS Excel/Google Sheets] for scenario modeling.
- Regulatory & Compliance:** [Local lending regulations], responsible lending obligations, documentation standards, privacy and data security best practices.

- **Client Relationship Management:** Needs-based discovery, expectations setting, objection handling, clear explanation of complex lending concepts, post-settlement follow-up to drive referrals.
- **Stakeholder Collaboration:** Liaising with lenders, BDMs, underwriters, real estate agents, conveyancers/attorneys, and internal operations teams to progress files efficiently.
- **Core Soft Skills:** Attention to detail, negotiation, problem-solving, time management, resilience under pressure, ethical judgment, and professional communication (verbal & written).

SELECTED PROJECTS & ACHIEVEMENTS

- Designed and implemented a standardized client fact-find and documentation checklist that reduced incomplete application submissions by [X]% and shortened average file preparation time by [Y] hours per loan.
- Led a targeted refinancing campaign focused on [specific borrower segment, e.g., investors or first-home buyers], generating [X] new applications and [\$X] in funded volume within [Y] months.
- Created comparative loan scenario reports using [Excel/Analytics Tool] to illustrate rate, fee, and term trade-offs for clients, improving conversion from pre-approval to settlement by [X] percentage points.