



Single Family Department

Retail Loan Originator Job Opportunity

Clearinghouse CDFI is a direct lender who specializes in first time homebuyer programs. We are seeking experienced loan originators to join our retail team in Southern California. Loan originators applying for this position must be willing to conduct first time homebuyer seminars and educate realtors on the unique programs that we offer. Our programs attract many eager first time homebuyers, and our loan originators must have the patience that is required to walk them through the process.

Clearinghouse CDFI only offers 15 and 30-year fixed rate products. We offer Conventional, FHA, VA, CalHFA, and USDA loans in addition to several different down payment assistance programs.

In addition to very aggressive commission splits, we offer competitive pricing, great service, leads, marketing materials, and niche products. Our retail team has the flexibility of working out of their home with online access to our systems. We also have centralized processing, underwriting and training.

Loan Officers that have a strong referral base in LA, Orange County, or San Diego areas will have priority consideration.

Qualifications:

- *Minimum 3 years experience in the mortgage business
- *Must have the proven capacity to close as evidenced by experience
- *Knowledge of municipal/ non-profit down payment assistance programs
- *Must be a licensed loan originator under the SAFE Act by July 1, 2010. Must be able to pass state criminal background and credit check, take 20 hours of pre-licensing education, sign up on the NMLS and pass the state and national tests
- *Must have a thorough knowledge of state and federal regulations that apply to mortgage lending
- *Strong referral base preferred
- *Preference given to persons fluent in Spanish

Please submit resumes along with a cover letter addressing the above qualifications to Melissa Brown at melissab@clearinghousecdfi.com or (949) 334-2728.