Marisol Devereaux

Loan Officer

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SUMMARY

Loan officer with 5 years in consumer and mortgage lending at a credit union and a regional bank, closing an average of $2.8M a month across purchase, refinance and home equity loans. Built a realtor referral pipeline that now sources 30% of new applications. Known for walking first-time buyers through the process without surprises at closing.

EXPERIENCE

Loan Officer — Prairie Trust Bank

Tulsa, OK · Apr 2022 – Present

- Originate an average of $2.8M a month in purchase, refinance and home equity loans across 70 households a year.
- Built a referral pipeline with 12 local realtors that now sources 30% of new mortgage applications, up from 8%.
- Walk first-time buyers through a 6-step pre-approval checklist, cutting incomplete applications sent to underwriting from 1 in 3 to 1 in 10.
- Maintain a 94% approval rate on submitted files by catching income and credit issues before underwriting review.

Loan Officer — Sagebrush Federal Credit Union

Tulsa, OK · Jun 2019 – Mar 2022

- Originated consumer, auto and personal loans totaling $9.4M a year for a 14,000-member credit union.
- Reduced average loan decision time from 3 days to same-day for applicants with complete documentation, by building a pre-submission checklist.
- Cross-sold home equity lines to 45 existing mortgage members a year, adding $1.1M in new balances.

SKILLS

Lending: Conventional, FHA, VA and USDA mortgages, home equity lines, consumer and auto loans

Underwriting basics: Debt-to-income analysis, credit report review, income and asset verification

Tools: Encompass, Calyx Point, Salesforce, DocuSign

Compliance: TRID, RESPA, Fair Lending, NMLS licensing

CERTIFICATIONS

NMLS Licensed Mortgage Loan Originator, 2019

EDUCATION

B.S. Finance, Oklahoma State University, 2018

Fictional example by FindAJobAI: the person, employers and numbers are invented.