



# Mortgage Lending Loan Officer Basic Training

*Kenney*

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## **Mortgage Lending Loan Officer Basic Training Kenney**

Congratulations on your decision to enter the mortgage-lending arena. Mortgage lending is one of the most secure, respected, and exciting career opportunities available. Each day will bring you challenges that you will overcome, the excitement of structuring a loan program that meets the needs of both the borrower and the lender and the satisfaction of helping each borrower achieve their dreams of homeownership through the obtainment of a competitively priced loan program custom designed around the borrower's specific needs and situation. Mortgage lending provides you with the career option that will make you one of the most highly respected professionals within your community. As a properly trained loan officer, you will have the freedom to create your own mini-business within the security of the larger framework of the bank or brokerage for which you choose to work. You have the benefits of working in a corporate environment, including insurance plans, investment packages, and most important someone else to worry about the headaches of taxes, payroll, leases and staff. A mortgage lender creates a mini-business within the framework of the finance arena. Each time you create the perfect loan package for a borrower, oversee a perfect loan process, and ensure a smooth closing meeting, you grow your business. The borrowers you work with today will be the referral sources upon which you will build your business. Regardless of where you go within the industry, your exceptional customer service will ensure that your borrowers will go with you. As a mortgage lender who conducts their business based upon a solid foundation of knowledge and core best practices, you will gain the ability to choose the environment in which you wish to work. The skills you are obtaining are so prized within the mortgage industry that you will gain the ability to obtain any position you set your sights on. You will receive an income that relates directly to how hard (or smart) you work. The pay structure within the mortgage industry is based primarily upon the number of loans closed and how value, including face amount, interest, and points of each loan. This structure enables you to expand your income to heights that are unattainable in other, similar career options! You will obtain the freedom available only through being the in charge of your career. A loan officer is one of the few individuals who have the ability to blend the respect of being a business professional with the security of working under the umbrella of a corporate environment and the flexibility of being in charge of their own business! You will have the opportunity to use your creativity and ingenuity to become the best in your chosen profession. Loan guidelines are in place for each lending source that you will work with during your career. Each borrower will have specific issues and situations within their lives that must be correlated to the correct loan program. Through the application of creative thinking and a comprehensive understanding of the lending arena, you can blend the lender guidelines with the borrower situation to create the perfect loan package for every application! You have purchased the most powerful and complete career training coursework available on the market. The program is designed to provide with each skill that you will need in a comprehensive, easy to understand, systematic format designed to assist you in entering the professional venue of Mortgage Lending and achieving top-producer status! This program includes both the training textbook and a computer based skill review workbook to assist you in ensuring that you have gained the knowledge necessary to feel confident in your new skill set. Research has shown that the most important attribute of a successful loan officer is the drive to succeed within the

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