Marcus Delgado

Mortgage Loan Officer

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SKILLS

- Loan Origination
- FHA Loans
- Credit Analysis
- Encompass
- Excel
- Outlook
- Microsoft Word
- Sales
- Customer Service
- Interpersonal Skills

EDUCATION

Bachelor of Science 05/2021

Arizona State University

Tempe, AZ

Finance

CERTIFICATES

NMLS Mortgage Loan Originator License (Arizona)

10/2022

Nationwide Multistate Licensing System

SUMMARY

Mortgage loan officer with 5 years in residential loan origination and an Arizona NMLS license since 2022. Originates about $38M a year in conventional, VA and FHA loans, mostly through real estate agent and builder referrals. Pairs careful credit analysis with customer service that keeps borrowers informed from application to closing.

EXPERIENCE

Mortgage Loan Officer

11/2022 - Present

Saguaro Home Lending — Phoenix, AZ

Retail mortgage lender with 14 branches in Arizona and Nevada.

- Originate **$38M** in purchase and refinance loans a year, averaging 11 closings a month across conventional and VA programs.
- Build referral relationships with 25 real estate agents and 3 local builders that produce 70% of new applications.
- Structure FHA loans for first-time buyers after reviewing credit reports, pay stubs, tax returns and asset statements.
- Update borrowers and agents on loan status twice a week from Encompass, keeping 96% of files closing on schedule.

Loan Officer Assistant

06/2021 - 10/2022

Desert Sky Mortgage — Tempe, AZ

Mortgage broker serving first-time buyers in the East Valley.

- Prequalified 30+ phone leads a week and booked qualified buyers with 4 licensed loan officers.
- Completed credit analysis on 400 applications, catching debt-to-income problems before files reached underwriting.
- Tracked closing dates, rate locks and open conditions in Excel and Outlook for 60 active files.
- Prepared disclosure packages in Microsoft Word and collected missing borrower documents within 48 hours.

Bank Teller

08/2019 - 05/2021

Copper State Credit Union — Mesa, AZ

Part-time role during college at a 6-branch credit union.

- Processed 120 deposits, withdrawals and loan payments a shift with a balanced cash drawer at every audit.
- Referred 45 members to the lending desk for auto loans and home equity lines in 2020.
- Resolved account questions with customer service that earned a 4.9 of 5 member survey score.