Andre Okafor

Mortgage Loan Originator

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Summary

Mortgage loan originator with 5 years of experience and NMLS licenses in North Carolina and South Carolina. Funded 142 loans worth $41M in 2025, about half of them FHA loans and VA loans for first-time and military buyers. Explains RESPA and TRID disclosures in plain terms and keeps every file on its closing date.

Experience

02/2023 - Present
Charlotte, NC

Mortgage Loan Originator

Queen City Home Loans

Independent mortgage lender licensed in 6 Southeast states.

- Originate **142** purchase and refinance loans worth $41M a year, ranking third of 18 originators in volume.
- Evaluate conventional, FHA and VA options side by side in Optimal Blue and lock rates for each borrower.
- Deliver loan estimates within 3 business days under RESPA and TRID rules, with no tolerance cures in 2025.
- Grow sales through 8 builder sales offices and monthly homebuyer classes that draw about 30 attendees.

05/2021 - 01/2023
Charlotte, NC

Loan Officer

Piedmont Direct Mortgage

Consumer-direct refinance lender with a 70-person sales floor.

- Converted 18% of inbound refinance leads to applications, above the 12% floor average.
- Qualified 50 callers a week by reviewing credit, income and equity against agency guidelines.
- Logged every contact and follow-up in Excel, keeping response time on new leads under 15 minutes.
- Earned NMLS licensure in 09/2021 after passing the SAFE exam on the first attempt.

06/2019 - 04/2021
Concord, NC

Customer Service Representative

Carolina Shield Insurance Agency

Independent agency writing auto and home policies.

- Answered 60 policyholder calls a day on billing, coverage and claims with a 92% first-call resolution rate.
- Quoted auto and home policies for 15 prospects a week and sent proposals from Microsoft Word templates.
- Organized renewal files for 1,200 policies, bringing missed renewal notices to zero in 2020.

Skills

- RESPA
- TRID
- FHA Loans
- VA Loans
- Optimal Blue
- Excel
- Microsoft Word
- Sales
- Organizational Skills
- Communication Skills

Education

05/2019
Charlotte, NC

Bachelor of Science

University of North Carolina at Charlotte

Business Administration

Certificates

09/2021

NMLS Mortgage Loan Originator License (North Carolina)

Nationwide Multistate Licensing System

03/2023

NMLS Mortgage Loan Originator License (South Carolina)

Nationwide Multistate Licensing System