Kevin Harrington

Senior Mortgage Loan Officer

Senior mortgage loan officer with 10 years of loan origination in the Denver metro and NMLS licenses in Colorado and Wyoming. Funds $85M a year through builder, agent and financial planner referrals, with deep knowledge of conventional, FHA, VA and jumbo underwriting guidelines. Mentors newer loan officers and reviews their files before submission.

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EXPERIENCE

Senior Mortgage Loan Officer

01/2021 - Present

Front Range Home Mortgage

Denver, CO

Mortgage lender with 30 loan officers across Colorado and Wyoming.

- Produce **$85M** in purchase, jumbo and construction loans a year, placing in the top 3 of 30 loan officers.
- Maintain referral partnerships with 2 home builders, 40 agents and 6 financial planners that supply 80% of business.
- Review complex files against agency underwriting guidelines, cutting suspended loans from 9% to 3% for the team.
- Mentor 4 junior loan officers, each of whom reached 5 closings a month within the first year.

Mortgage Loan Officer

04/2016 - 12/2020

Mile High Lending Group

Englewood, CO

Independent mortgage broker with 3 Denver-area offices.

- Originated 600 loans worth $190M over 5 years across conventional, FHA, VA and USDA programs.
- Built a past-client follow-up program in Excel that produced 25% of annual volume by 2020.
- Structured jumbo loans and self-employed files with tax return analysis, closing 85% of approved applications.
- Presented at 20 first-time homebuyer seminars a year with local real estate offices.

Loan Processor

07/2014 - 03/2016

Mile High Lending Group

Englewood, CO

Processing team for 8 loan officers.

- Processed 30 files a month in Encompass and cleared conditions with 5 wholesale lenders.
- Cut average time to clear-to-close from 34 to 27 days by tracking conditions in a shared log.
- Prepared closing disclosures and reconciled fees for 350 closings without a tolerance cure.

SKILLS

Loan Origination
Underwriting Guidelines
Jumbo Loans
Construction Loans
Encompass
Excel
Sales
Relationship-Building Skills
Interpersonal Skills

EDUCATION

Bachelor of Science

05/2014

University of Colorado Denver

Denver, CO

Business Administration

CERTIFICATES

NMLS Mortgage Loan Originator License (Colorado)

03/2016

Nationwide Multistate Licensing System

NMLS Mortgage Loan Originator License (Wyoming)

06/2021

Nationwide Multistate Licensing System