**DAVID O.**

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**PROFESSIONAL SUMMARY**

Dual-licensed California Real Estate Salesperson (exam passed) and NMLS Mortgage Loan Originator with 7+ years of combined experience in real estate finance, debt resolution, and client advising. Delivered high-volume deal support and operational efficiency improvements across mortgage, lending, and real estate sectors. Skilled in credit risk analysis, loan structuring, and automation projects using Google Workspace, Gmail API, App Script, Excel dashboards, and project management platforms. Experienced in fully remote and hybrid environments, coordinating cross-functional stakeholders via Slack and Zoom. Currently advancing Data Science and advanced Excel expertise at Arizona State University to strengthen analytical and operational capabilities.

**CORE COMPETENCIES**

**Compliance & Regulations**: Multistate Licensing NMLS | TRID and Dodd-Frank Compliance

**Loan Programs & Types**: FHA/VA | Commercial Mortgages| Residential Mortgages | Business Loans | Investor Lending | Private Money

**Process & Documentation**:Mortgage Loan Processing | Loan Origination | Loan Documentation | DE Mortgage Underwriting | Recordkeeping

**Risk & Financial Analysis**:Credit Analysis | Income & Tax Analysis | Risk Management | Cost-Benefit Analysis

**Client & Industry Relations**: Client Relations Management | Sales | Contract Negotiation | Close Deals | Conflict Resolution | Mortgage Industry

**Expertise**: Finance | Financial Services | Real Estate | Macroeconomics |Banking

**Tools & Systems**: CRM | Encompass | Forth | Logixx | Generative AI |Microsoft Excel | Google Apps Script | Gmail API | Calendar API

| Workflow Automation

**Soft Skills**: Organizational Skills | Leadership & Collaborative Teamwork | Excellent Communication & Interpersonal Skills | Customer Service | Critical Thinking & Problem-Solving

**WORK EXPERIENCE**

**MORTGAGE LOAN ORIGINATOR | 1099**

**Lexington • Irvine, CA June 2022 - Current**

* Closed complex purchases and refinances—including contingent and non-QM bank statement loans—during rapid rate hikes by resolving income, lien, and co-signer issues, and delivering bilingual (English/Spanish) support to ensure successful closings.
* Evaluate client creditworthiness in processing loan applications, while ensuring abidance with lending policies, procedures, and regulations.
* Establish and maintain client referral channels, driving business growth by building relationships with stakeholders and managing complex documentation for timely approvals and steady revenue.

**SENIOR DEBT ADVISOR**

**Better Debt Solutions/ Better Tax Relief**  **•Irvine, CA January 2024 - September 2024**

* Enrolled **$4M+ in client debt** into resolution programs by collecting and processing supporting documentation in compliance with policies, procedures, and FDIC regulations.
* Evaluated client credit reports and financial data to confirm eligibility, program fit, and compliance with legal standards.
* Used **Forth** and **Logix** CRM systems to track case progress, maintain accurate records, and ensure timely case handoffs.
* Educated clients on credit utilization, DTI ratios, and payoff strategy models to support successful program completion.

**LEGAL INTAKE SPECIALIST |**

**Mass Tort Strategies •Irvine, CA August 2023- January 2024**

* Spearheaded targeted marketing campaigns within a dynamic legal services environment, specializing in mass torts, resulting in a significant increase in plaintiff acquisition for client law firms.
* Implemented data-driven strategies to identify and engage potential plaintiffs, leveraging market research and analytics to optimize lead generation processes, leading to a **notable** uptick in case acquisition.
* Cultivated meaningful connections with potential plaintiffs through empathetic and professional communication via telephone, consistently increasing in performance metrics and fostering trust in the mass tort legal services offered.

**MORTGAGE LOAN ORIGINATOR |**

**Mega Capital Funding (Formerly Constant Investment Inc.) •Irvine, CA July 2021 - June 2022**

* Recruited by former Constant Investment Inc. manager to join their new venture at Mega Capital Funding due to proven expertise in workflow automation and data-driven lead generation.
* Designed and implemented SMS automation workflows, reducing client response time.
* Establish client referral channels while increasing business activities by forming linkages with stakeholders to ensure steady revenue.
* Leveraged data scraping tools to identify high-potential clients, resulting in \*\*$2M+\*\* in closed loans within the first two months.
* Exhibited superior customer relation skills in assisting borrowers in identifying proper loan programs suited to their qualifications.Oversaw loan application process by monitoring collection, verification, and preparation of mortgage loan documentation.

**LOAN DOCUMENTATION & DATA PROCESSING COORDINATOR |**

**Deutsche Bank • Santa Ana,CA** **Nov 2019 - Sept 2020**

* Prepared and processed commercial and residential loan documentation, ensuring accurate, compliant records across multiple internal systems.
* Verified presence of required forms, signatures, and supporting materials prior to secure distribution.
* Coordinated routing of time-sensitive loan packages to internal departments, branch offices, and external partners, meeting strict deadlines. Processed **200+ loan packages weekly** with a 100% on-time distribution rate.
* Maintained detailed tracking logs and documentation archives to support compliance and audit readiness.
* Contributed to operations within the U.S. processing center of a **leading global investment bank with €1.3 trillion in assets**.

**WORK EXPERIENCE** ***continuation***

**MORTGAGE LOAN INTAKE SPECIALIST |**

**Mortgage Services for Secure One Capital • Costa Mesa, CA** **Nov 2018- Apr 2019**

* Performed **150+ cold and warm calls weekly**, yielding a minimum of **20+ newly engaged clients** for mortgage refinancing programs. Coordinated with licensed loan officers to transition qualified prospects and expedite loan processing steps.
* Gathered preliminary financial information to determine program eligibility and prepared clients for the documentation process.
* Maintained detailed prospect records in the company CRM, ensuring accurate data entry and timely follow-up.

**MORTGAGE LOAN INTAKE SPECIALIST |**

**American Heritage Lending Mortgage • Costa Mesa, CA** **Sept 2016- Aug 2018**

* Conducted 100–150 cold and warm calls daily during the record-low interest rate refi boom of 2016–2018, qualifying and transferring 20–30 prospective clients per week to loan officers.
* Supported documentation, initial qualification, and CRM (encompass) tracking of 10–20 active applications monthly, ensuring accurate records and efficient client handoffs in a high-volume, compliance-driven environment.
* Collaborated with sales and processing teams to maintain a high-velocity loan pipeline and deliver timely applicant follow-up.
* Maintained up-to-date product knowledge (FHA/VA, conventional, non-QM) to address borrower questions and optimize client qualification at first contact.

**EDUCATION , CERTIFICATIONS AND TRAINING**

* **California Real Estate Salesperson Exam** – Passed July 2025

(License issuance pending through DRE)

* **NMLS Licensed Mortgage Loan Originator** – CA | NMLS ID: 2116936
* **Bachelor of Science, Data Science** (In Progress)

Arizona State University – Tempe, AZ | Expected 2027

* **Associate of Arts, Psychology**

Fullerton College – Fullerton, CA | May 2016

* **Credit Analyst Virtual Experience** — Standard Chartered Bank (Forage) | April 2025

Simulated credit risk assessments, financial statement analysis, and global loan structuring.

* **HubSpot Sales Software Certification (2025)** – Proficient in CRM utilization, pipeline automation, lead nurturing, and data-driven sales enablement.