OVM Financial is a residential mortgage lending company based in Chesapeake, VA. We are currently recruiting Mortgage Loan Originators to join our sales teams in VA, SC, NC, and TX.

## **Specific Responsibilities:**

- Drive mortgage production from incoming leads.
- Take residential loan applications according to established company and regulatory guidelines with attention to compliance and loan quality.
- Collect required financial information from borrowers, including information about income, employment history, assets, investments, home ownership, debts, credit history, etc. The MLO will also run credit reports.
- Utilize systems for lead management, product knowledge, registering high-quality loans
- Understand and articulate financial calculations and current rate/pricing.
- Partner with operations teams to ensure the seamless transfer of a file.
- Build partnerships with real estate agents, builders, or any other possible referral partners.

## Qualifications

- 2-5 years prior retail mortgage origination experience
- An in-depth understanding of conventional and government residential loans
- MLO License and Federal Registration in the NMLS
- Experience with Encompass is preferred
- Excellent customer service skills
- A positive attitude and the ability to work well with a team
- The ability to problem solve independently

## **About OVM Financial**

From our visionary opening in 2001, OVM Financial has taken what the mortgage industry has typically done and flipped it upside down - offering our customers, employees, and partners an experience like none other. Our core values of honesty, accountability, and integrity define who we are.

Our success is not solely determined by profit and loss, but rather by the friends and families that benefit from our hard work. We understand that there is no larger financial decision made in a person's life than that of homeownership, and we exist to ensure that the outcome of each transaction is smooth, informative, on-time, and life-changing. It is our goal to become our client's mortgage provider for life, by treating the entire process with the respect and care it deserves.

OVM Financial is an independently owned and operated retail mortgage lender serving VA, NC, SC, GA, TN, MD, FL, CO and TX with plans for continued expansion in new markets. We have several branches and satellite office locations with the bulk of our operations team located at our corporate headquarters in Chesapeake, VA. For four years running, we have been recognized by Inc. 5000 as one of America's fastest-growing private companies.

## **Working On Our Team**

At OVM Financial, we don't just describe our company culture with fuzzy corporate buzzwords; we live it. Just take a walk through the halls of our offices, and you'll see what it means to redefine "company culture."

We are not like any other mortgage company. We have modeled OVM Financial to have a corporate culture that embraces entrepreneurship. By carefully scaling our operations and support staff, we manage to provide the same excellent service offered by larger banks and lenders without the "Red Tape."

Work-life balance begins in the office. Want to join a team that knows your name, rejoices in your success, and picks you up when times are tough? Come aboard!

Here's What Our Employees Are Saying

"If you want your loans to close on time come to OVM Financial. Every person from top to bottom is committed to making sure my clients and partners are smiling at the end of the day. I have never worked at a company that truly works together as a family with one goal in mind like OVM Financial does." -Marylee Dixon, MLO - VA

"As a customer, I could sense the joy and care just walking through the hallways; this is a "family office." So much so, that I just knew I wanted to be part of that feeling, so I came to work here. There is such a spirit of care and a willingness to help each other. Our clients experience that as well. -Betty Tharpe, MLO – VA

"Hand's down the best company I have worked for. I began working here straight after college, and I was unsure of what to expect for my first "real job." It is evident that the employees are appreciated through events, parties, lunches, giveaways, etc. The people here are great, and the environment is relaxed, making it a great place to come to work every day." – Jill Sullivan, Marketing Operations – VA

"The company offers in-house advancement. It is a fast-paced environment, but the management is always available to help. Management and the marketing team have put together training materials that are available to anyone at any time." – Loan Officer Assistant, VA