



Mortgage Banker

Kevin Heard

Professional summary

Detail-oriented and results-driven Mortgage Banker with experience in providing clients with personalized home loan solutions. Proven track record in assessing financial information, managing client relationships, and closing residential mortgage transactions efficiently.

Experience

Mortgage Banker

March 2021 - Now

First National Bank / United States, Rosewood, TX

- Assess and evaluate clients' financial situations to recommend appropriate mortgage products.
- Guide clients through the mortgage application process, from pre-approval to closing.
- Collaborate with underwriters, appraisers, and closing teams to ensure timely processing of loan applications and smooth closings.
- Build and maintain strong relationships with real estate agents, brokers, and clients.

Mortgage Loan Officer

January 2017 - March 2021

Rosewood Lending Solutions / United States, TX

- Worked directly with clients to understand their mortgage needs.
- Processed mortgage applications, gathering required financial documentation.
- Assisted clients in understanding the mortgage process, helping them make informed decisions about loan terms.
- Managed a pipeline of 30-40 active loans at a time, ensuring timely progress toward loan approval and closing.

Loan Processor

June 2015 - December 2016

Texas Home Loans / United States, Rosewood, TX

- Verified income, employment, and credit information to determine the eligibility of loan applicants.
- Maintained detailed records and updated loan statuses in the company's loan tracking system.

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United States, Rosewood, TX

Education

Bachelor of Science in Finance

2011 - 2015

University of Texas at Austin

United States

Certifications

- **Mortgage Loan Originator (MLO) License** — Nationwide Mortgage Licensing System (NMLS, (Expires: December 2026)
- **Basic Life Support (BLS)** — American Heart Association (Expires: June 2025)

Skills

Mortgage Products

Loan Processing

Customer Relationship Management

Underwriting Knowledge

Regulatory Knowledge