Morgan Financial
INTEGRITY FIRST
NMLS ID# 318525

MORTGAGE CAREER GUIDE

Could a Career as a Mortgage Loan Officer Be Right for You?

A practical look at the work, training, support, and earning opportunity at Morgan Financial.

You bring the drive.
We provide the structure, coaching, and opportunity.

MELBOURNE, FLORIDA | FULL-TIME | IN-OFFICE

Established 2002 • Veteran-owned

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START WITH THE CAREER

What does a Mortgage Loan Officer actually do?

A Mortgage Loan Officer helps people understand their home-financing options, make confident decisions, and move from an initial conversation toward a successful closing.

CONVERSATIONS

Start relationships

Reach out, ask good questions, listen, and help people decide whether the next step makes sense.

FOLLOW-THROUGH

Stay connected

Follow up by phone and text, keep commitments, and remain useful even when someone is not ready today.

GUIDANCE

Make a complex process clearer

Explain what happens next, coordinate with the internal team, and help clients feel informed instead of overwhelmed.

BUSINESS BUILDING

Create future opportunities

Develop relationships with clients and referral partners so one successful experience can lead to the next.

Most of the job begins with a conversation.

Successful Loan Officers do not wait for business to appear. They pick up the phone, follow up consistently, ask for the opportunity, and build trust over time.

You may be a fit if you...

- Enjoy talking with people and learning what matters to them
- Are willing to make calls and follow up
- Want your earning potential to grow with your results

You do not need to...

- Arrive knowing mortgage terminology
- Already have an established real estate network
- Have worked for a lender before

Mortgage experience is not required. A genuine interest in becoming a Mortgage Loan Officer is.

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LEARN BY DOING

What your training will look like

Before you are licensed

You learn the business while performing only activities permitted for an unlicensed employee. You cannot present yourself as a Loan Officer or earn Loan Officer commissions until licensed.

Join morning sales meetings

Learn alongside producing Loan Officers, experienced Loan Officer Assistants, and our Business Development Representative.

Hear real conversations

Listen to actual calls, observe how experienced team members ask questions, and learn how they respond.

Make approved outreach

Contact prospective clients to connect them with a licensed Loan Officer, or call real estate professionals on behalf of our BDR to help arrange introductions.

Build your future network

Work with our BDR to develop call lists, attend appropriate networking events, and begin building relationships.

Prepare for licensing

Complete required education, study, and testing so you can qualify to work as a Mortgage Loan Officer.

Review and improve

Calls and outcomes are tracked. You will review what worked, what did not, and what to try next.

Once you are licensed

- Represent yourself as a Mortgage Loan Officer
- Develop and manage your own pipeline
- Speak directly with potential clients and referral partners
- Use company marketing and business-development support
- Earn commissions on eligible loans you originate and close

TRAINING OVERSIGHT

Joe Harris, COO

Loan Officer training is overseen directly by Morgan Financial's COO and supported by the broader sales and operations team.

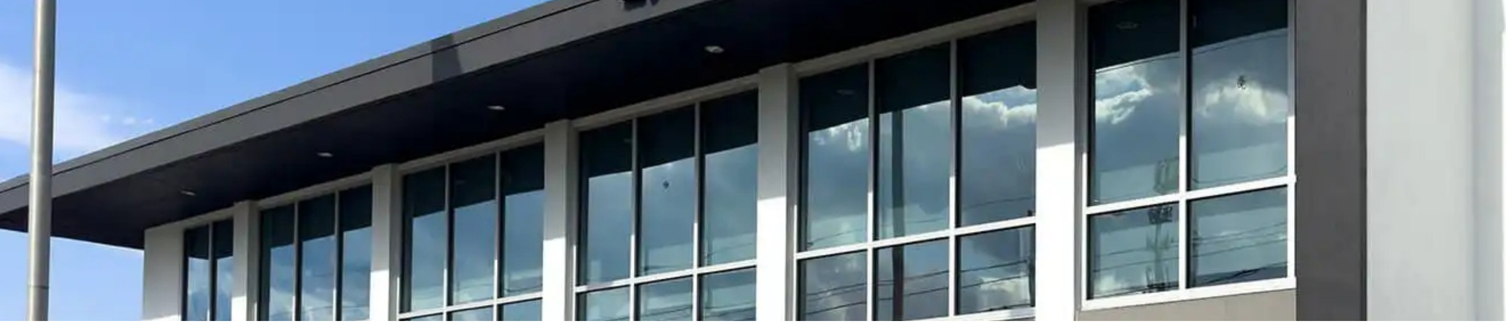
Expect approximately six months of formal development.

That is a general expectation for someone entering without a license or mortgage-sales track record. Coaching and learning continue throughout the career.

Licensing support

Morgan Financial pays for the required pre-licensing education and one test attempt. After you pass, the company also pays the initial licensing-related costs, including required background and fingerprinting expenses.

Additional test attempts after an unsuccessful first attempt are the employee's responsibility.



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WHAT IS IN IT FOR YOU

What Morgan Financial puts behind you

01 Direct access to experienced people

Learn in the same office as active producers, assistants, processors, underwriters, and leadership.

02 In-house processing and underwriting

Get answers faster and understand what happens after the sales conversation - not just how to generate one.

03 Business-development partnership

Work with our BDR to identify real estate professionals, make introductions, and learn how referral relationships are built.

04 Marketing support

As you develop, Morgan Financial can help promote you through online profiles, blogs, podcasts, videos, shorts, reels, and social media.

05 Ways to create opportunities

Potential company leads and appropriate past-client outreach may be available, while you also learn to build your own network and pipeline.

06 A reputation you can stand behind

You are introducing clients to an established local lender with more than two decades of experience and a strong service record.

2002
FOUNDED IN MELBOURNE

6,000+
CLIENTS SERVED

400+
FIVE-STAR REVIEWS

We provide opportunity - not a promise that leads will simply arrive.

Morgan Financial provides training, tools, marketing, support, and ways to create business. You must still make the calls, follow up, build relationships, and ask for the opportunity.

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STRUCTURE THAT SUPPORTS GROWTH

How success is measured - and why that helps

We do not wait until the end of the month to guess whether you are building the habits needed to succeed.

We measure activity

- Outbound calls and follow-up
- Results and next steps from each type of call
- Progress toward licensing and training goals

We use it to improve

- Review what went well
- Identify where conversations break down
- Coach using actual activity, not assumptions

Process-minded does not mean rigid.

The core habits stay consistent, but the opportunity can change with the market. Today you may build relationships with real estate professionals. At another time, you may follow up with digital prospects or people who could benefit from refinancing.

Culture fit matters

- **Integrity first:** "I will not lie, cheat, or steal nor tolerate among us those who do."
- **Give 80, Take 20:** Contribute more than you take and help the team succeed.
- **Genuine Leadership:** Lead through your actions, accountability, and example.
- **Problem Solve and Take Initiative:** See what needs to be done and take the next step.
- **Have Fun:** Work hard, support one another, and enjoy the people you work with.
- **Process-minded and adaptable:** Follow the process while adjusting to changing opportunities.

THE REPUTATION YOU STEP INTO

"Super smooth process with Jared! Great communications and simple process throughout..."

Recent client review, July 2026

Development can become real production.

One of our newer Loan Officers is already closing loans and earning positive client feedback. The goal is not simply to complete training - it is to become effective with clients.

Clear explanations

Clients repeatedly mention being kept informed and understanding the next step.

Quick answers

Responsiveness and hands-on support are recurring themes in recent reviews.

Smooth closings

Clients frequently describe the experience as simple, efficient, and well coordinated.

Morgan Financial's public review feed displayed a 5.0 rating across 403 reviews as of August 2026. Review excerpts may be shortened for space.

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THE PRACTICAL DETAILS

Compensation, benefits, and next steps

COMPENSATION

Commission guarantee or 50 basis points, whichever is greater

Once licensed, eligible Loan Officer compensation is structured under the current plan as a commission guarantee or commissions equal to 50 basis points - 0.50% - of eligible closed loan volume that you originate, whichever is greater.

Loan Officer commissions can only be earned after you become licensed.

The current guarantee amount, eligibility rules, and payment timing are reviewed during hiring and may change as the compensation plan is updated.

BENEFITS

- Health, dental, and vision insurance available from the beginning of employment, subject to plan terms
- Morgan Financial contributes toward employee health and dental premiums
- 401(k) with company matching
- Immediate full vesting in the retirement plan

What happens after you reach out?

Introductory phone call

Ashley will learn what you are looking for and answer initial questions about the career.

Fit and aptitude review

Next steps may include short assessments focused on communication, reasoning, reading comprehension, basic math, and sales readiness.

In-person conversation

Meet members of the team, discuss expectations, and determine whether the opportunity is a strong mutual fit.

Training and licensing plan

If selected, we will establish the steps needed to begin training and complete licensing.

START WITH A CONVERSATION

Ashley Schnetzer

Your point of contact for Mortgage Loan Officer career opportunities.

Direct: 321-417-0265

Email: ashley@morganfinancial.net

Ready to apply?

Scan the code or use the direct application link below.

Apply online

Not ready to apply?

Call or email Ashley for a no-pressure introductory conversation. You can learn more before deciding whether to enter the formal application process.

View all Morgan Financial careers

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