

Kyle Sturgeon

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RELEVANT EXPERIENCE

LoanDepot

Senior Lending Advisor

Oct. 2023 - Present

- Top 5 Sales Executive company-wide. Proactive actions to drive increased performance toward the achievement of residential sales objectives
- Providing regular reporting to local, regional, and national sales management and managing a daily high-volume lead flow of online customer contacts from our call center, consistently meeting or exceeding production standards
- Presented loanDepot's competitive edge and evaluated customer needs to sell valuable financial solutions, demonstrating a deep understanding of lending guidelines and mortgage policy
- Built strong rapport with clients, analyzed financial situations, and determined appropriate loan products to meet specific financial goals
- Educated clients on effective mortgage and debt management, guiding them through the entire loan process from application to closing
- Maintained NMLS SAFE ACT compliance with 24 active state licenses

Straight Deal Mortgage

Senior Loan Officer

Oct. 2023 - Mar. 2024

- Evaluating financial statements and credit worthiness by processing loan applications and documentation within specified limits
- Interviewing applicants to determine financial eligibility and feasibility of granting loans
- Determining all applicable ratios and metrics and set up debt payment plans
- Meet loan production goals through proactive and responsive telephone presentations and pipeline management activities
- Operating as a key point of contact during the loan process including responsibility for updating the borrowers on loan status, reviewing disclosures, reviewing loan documents, and overcoming concerns to close the sale
- Perform other related duties as required and assigned to demonstrate behaviors aligning with organization's desired culture and values

Empire Today – Los Angeles, CA

Account Executive

Jun. 2023 - Oct. 2023

- Proactive actions to drive increased performance toward the achievement of commercial and residential flooring sales objectives.
- Working with potential customers to design and coordinate flooring selections.
- Maximizing existing Empire relationships locally.
- Providing regular reporting to local, regional, and national sales management.
- Business Development: exceed monthly expectation of self-generated sales

Pennymac Financial Services – Pasadena, CA

Loan Officer

2022 - 2023

- Consistently recognized by upper management for exceeding production goals in the rising interest rate market. Business Development: exceed monthly expectation of self-generated sales

- Responsible for assisting new customers as well as existing PennyMac customers from our Servicing Portfolio telephonically with their current and future mortgage needs. Each licensed Loan Officer is provided inbound/outbound leads to service in accordance with PennyMac policies, procedures and lending guidelines
- Consistently demonstrating financial responsibility, character and general fitness such as to command the confidence of the community and to warrant a determination that the mortgage loan originator will operate honestly, fairly and efficiently
- PC proficiency, with knowledge of MS Office suite, loan origination software and loan servicing software (Encompass, VA, FHA, Conventional, IRRRL, Streamline)

EDUCATION

Oregon State University - Corvallis, OR
Bachelor of Science, Business Management & Finance
GPA: 3.40
Graduated 2022

CERTIFICATIONS & ACHIEVEMENTS

- Active license through Contractors State Licensing Board (CSLB) HIS #148784 SP 2023 - Present
- Active licenses through Nationwide Multistate Licensing System & Registry (NMLS) #2345488 in 20+ states 2022 - Present
- Honor Role, Chemeketa College, Recipient in Spring 2018
- Honor Role, Oregon State University, Recipient in Summer 2021