



# Gerald S. Laufer

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- **Motivated and experienced professional.**
- **20 years+ background in mortgage loan origination.**
- **Consistent history of top 10% production.**
- **Well versed with Fannie Mae, FHA, Freddie Mac, VA, USDA, Non-QM and Alt-A products.**
- **Seeking long term relationships with the right residential homeowners.**

## Skills and Relevant Knowledge

• <b>Mtg Origination</b>	• <b>Appraisal Review</b>	• <b>Zillow/Trulia/Redfin</b>	• <b>Title Reading</b>	• <b>Mtg UW Guidelines</b>
• <b>Architecture</b>	• <b>RE Construction</b>	• <b>Building Permits</b>	• <b>Building Codes</b>	• <b>Land &amp; Tax Records</b>

## Relevant MLO Experience

(This is a summary of relevant positions. Those less relevant are excluded. A complete list is available upon request.)

**Innovative Mortgage Services Inc., Union, NJ**

**November 2021 – Present**

**Licensed Mortgage Loan Originator**

- Providing loan origination services for Conventional, Non-Conventional, FHA, VA, USDA, Non-QM income, Self-Employed, Commercial and SBA programs.
- Operating within innovative platform designed to stimulate lower rates and enhanced service.

**JG Commercial Funding, Greater NY Metro Area**

**October 1998 – March 2020**

**Owner/Operator**

- Consultant/Loan Originator for commercial real estate financing.
- Financing arranged for non-owner occupied business purpose properties.

**Lend America, Melville, NY**

**January 2009 – October 2009**

**Mortgage Loan Originator**

- Loan Officer for nationwide FHA mortgage banker.
- Ranked within top 10% of production of 500 plus originators after 6 months of employment.

**Discount Funding Associates, Inc., Northport, NY**

**November 2000 – January 2008**

**Senior Loan Officer/Branch Manager**

- Senior Loan officer managing team of originators and processors for multi-state mortgage broker.
- Maintained proficient balance as a loan officer and team leader.

**Rockford Mortgage Co., Lindenhurst, NY**

**January 1997 – May 2000**

**Senior Loan Officer**

- Originated and processed applications for borrowers.
- All loans originated were from self-developed leads and networking.

**Education:** New York Institute of Technology, Westbury, NY    **Major:** Architecture

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