

Direct Origination Specialist (DOS)

Job Description

Department: Direct Origination

Reports To: Chief Strategy Officer (CSO)

Day-to-Day Oversight: Direct Origination Team Lead

Location: In-office only – Seal Beach, California (Corporate Office)

Base Salary: Starting at \$70,400 annually (California compliant)

Additional Compensation: Performance-based bonus (No commission)

Role Overview

The Direct Origination Specialist (DOS) is a salaried, execution-focused originator responsible for converting FSF-generated borrower demand into funded loans. This role operates in a high-volume, performance-driven environment and requires consistent borrower outreach, disciplined follow-up, and strong execution from first contact through funding.

This is not a traditional loan originator role. Direct Origination Specialists do not self-source business, set pricing, negotiate loan terms, or manage an independent book of business. Instead, the role is designed for professionals who can work warm, qualified CRE and SFR leads at scale, maintain rigorous CRM discipline, and drive loans to close through consistent phone, email, and SMS engagement.

The position provides income stability through a salaried base while maintaining clear performance expectations and accountability.

In-Office Requirement: This position is fully in-office at FSF's Seal Beach corporate office.

- No remote or hybrid option
- Daily in-person collaboration with Direct Origination, Operations, and Underwriting teams
- Real-time coaching, escalation, and execution support

This structure is intentional and designed to support execution speed, quality control, and team accountability.

Execution & Outreach Expectations: This role requires sustained daily effort and proactive borrower engagement.

Direct Origination Specialists are expected to:

- Work a high volume of FSF-sourced warm and recycled leads
- Perform frequent outbound calling to qualified CRE and SFR prospects
- Execute structured follow-up cadences via phone, email, and SMS
- Maintain same-day and multi-touch engagement standards
- Actively manage pipeline momentum from initial contact through funding
- Convert marketing-qualified leads into underwriting-ready applications

This is a phone- and CRM-intensive role. Candidates must be comfortable with consistent outreach and measurable activity expectations.

Core Responsibilities

- Immediate response to assigned inbound leads
- Borrower, property, and exit strategy qualification
- Application intake and documentation collection
- Preparation of underwriting-ready loan packages
- Coordination with underwriting, closing, and funding teams

- Ongoing borrower communication and status updates
- Accurate CRM management and documentation of all activity
- Adherence to FSF quality, compliance, and execution standards

Performance Expectations

- Consistent SLA-compliant borrower response times
- High-quality, underwriting-ready file submissions
- Strong approval-to-funding pull-through
- Disciplined follow-up and engagement activity
- Positive borrower experience feedback
- Full compliance with FSF processes and documentation standards

Why This Role

This role is ideal for professionals who want security without complacency, stable compensation paired with real performance expectations.

Qualifications

- Experience in residential or private lending origination, processing, or underwriting support preferred
- Comfort with high-volume outbound calling and follow-up
- Strong organizational and communication skills
- Ability to execute in a structured, metrics-driven environment
- Familiarity with DSCR, bridge, or fix-and-flip lending preferred
- CRM experience required