Client Manager – Midwest Territory
Watermark TPO | Wholesale & Correspondent Lending

Company Description: Watermark Third Party Originations (Watermark TPO) is a division of Watermark Capital, a full-service, independent mortgage banker headquartered in Irvine, California, focused on empowering mortgage originators with clarity, control, and strong secondary market partnerships. The TPO platform supports wholesale, correspondent, and specialty trade delivery options, turning complex mortgage structures into strategic opportunities. The organization is committed to helping partners evolve by offering tools, expertise, and support that drive sustainable business growth.

Location: Missouri (Territory-Based / Remote)
Compensation: Competitive Base Salary + Uncapped Commission
Employment Type: Full-Time

Build Your Territory. Grow Your Relationships. Make an Impact.

Watermark TPO is growing, and we're looking for a motivated, relationship-driven **Client Manager** to help expand our presence throughout the US. This is an exciting opportunity for a mortgage professional who wants to take ownership of an existing territory, build meaningful partnerships, and play an important role in the growth of an expanding third-party mortgage lending organization.

Our ideal candidate is more than a salesperson. You're a **trusted advisor, strategic business partner, and brand ambassador** who understands that long-term success comes from helping clients grow their businesses. You'll focus on developing relationships with **Community Banks, Credit Unions, and Independent Mortgage Bankers**, introducing lending solutions that help them compete more effectively and serve their borrowers.

With a competitive base salary, uncapped commission potential, and the opportunity to build a territory, this position offers both stability and significant earning potential.

Build and Grow Your Territory

- Develop and execute a strategic business development plan focused on community banking, credit union, and independent mortgage banking markets.

- Identify, prospect, and establish new lending partnerships that generate sustainable production.
- Represent Watermark TPO at industry conferences, networking events, and regional mortgage banking activities.
- Build a strong referral network and develop long-term relationships with key decision-makers.
- Manage your territory with an entrepreneurial mindset, identifying opportunities to expand market share.

Be a Trusted Partner to Your Clients

- Serve as the primary relationship manager for your accounts, providing responsive, personalized service.
- Understand each client's business model, production goals, and operational challenges.
- Recommend solutions across our lending channels, including:
- **Wholesale Lending**
- **Non-Delegated Correspondent Lending**
- **CRA Loan Trading**
- Help clients identify opportunities to improve execution, expand product offerings, and grow loan production.
- Monitor account performance and proactively identify opportunities to deepen relationships and increase production.

Drive Client Success

- Partner with internal operations, client services, and leadership teams to deliver a seamless client experience.
- Support new client onboarding, product training, and ongoing engagement.
- Help clients navigate lending programs, processes, and technology.
- Proactively address concerns, resolve challenges, and maintain strong client satisfaction.
- Maintain accurate account activity, pipeline information, and relationship notes in Salesforce.
- Share market intelligence and client feedback to help shape our growth strategy.

Required Qualifications

- **An active Mortgage Loan Originator (MLO) license, or the ability and willingness to obtain the required license and be located within the required distance from our Missouri office.**
- Strong relationship-building, communication, and consultative selling skills.

- Self-motivation, accountability, and the ability to manage an assigned territory independently.
- Ability to develop new business while maintaining and growing existing client relationships.
- Willingness to travel throughout your territory for client meetings, industry events, and business development activities.
- Comfort working with CRM technology and managing a structured sales pipeline.

Preferred Qualifications

- Experience in mortgage origination or financial institution relationship management.
- Ability to establish relationships with community banks, credit unions, or independent mortgage bankers.
- Understanding of agency, government, jumbo, and CRA-related mortgage lending opportunities.

Bonus Points for these qualifications but not required:

- Experience working with mortgage operations, secondary marketing, or capital markets teams.
- Experience working within wholesale lending or correspondent lending.
- Familiarity with Salesforce or similar CRM platforms.

We value initiative, relationship-building ability, and a willingness to learn. Candidates who bring relevant financial services experience and a strong desire to grow in the mortgage industry are encouraged to apply.

What Success Looks Like

You'll be successful in this role when you're:

- Building a strong and growing network of lending partners throughout the assigned territory group.
- Converting new relationships into active, producing accounts.
- Increasing production and engagement within your existing client portfolio.
- Helping clients find the right lending solutions for their business.
- Delivering a consistently high level of service that earns trust and long-term loyalty.
- Becoming a recognized and respected representative of Watermark TPO in your market.
- Travel within your territory 50% of the time (you determine the schedule that works to grow your business)

Why Join Watermark TPO?

An Opportunity to Build Something Meaningful
This isn't simply an account management position. It's an opportunity to establish and grow a territory while contributing directly to the expansion of our third-party lending business. This is a position where you will learn the business and we will help guide you to success.

Competitive Compensation With No Earnings Cap
Enjoy the stability of a base salary combined with a performance-based commission structure that rewards your success.

Multiple Lending Channels
Represent a diverse offering of wholesale, non-delegated correspondent, and CRA trading solutions, giving you more ways to support clients and create value.

A Relationship-First Culture
We believe in personalized service, mortgage expertise, responsive communication, and helping our lending partners achieve the best possible execution.

The Opportunity to Make an Impact
As part of a growing organization, you'll have the opportunity to contribute ideas, influence territory strategy, and help shape the future of Watermark TPO.
Ready to Grow With Us?

If you're a motivated mortgage professional who enjoys building relationships, developing new business, and helping financial institutions succeed, we'd like to hear from you.

To express your interest or learn more, contact:
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