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Dear Management: We've been needing a healthy class of freshman loan officers to enter the mortgage industry... for some time now.  
  
Us old timers (yes, me included), will need to be put out to pasture at some point.  
  
And if I was to give one bit of advice to those young whipper-snappers...  
  
It would be this...  
  
LEARN product guidelines and become "one" with an underwriter's mindset... even take them out for many, many lunchbreaks.  
  
Because a good salesperson can sell used cars, patio furniture, and the Brooklyn Bridge...  
  
But a GREAT loan officer... that understands product guidelines and has an U/W's mindset...  
  
Well... they can sell a duplex, with an un-permitted mothers-in-law quarters above a detached garage, on 50 acres (1/2 of which is a working farm)...  
  
And oh, did I mention that the duplex is a manufactured home?  
  
Once you learn how hard that is, you'll be impressed.  
  
My couple pennies...