

Mortgage Underwriter

Job Summary

Review credit reports, property appraisals, financial information, and ensures underwriting procedures comply with bank, secondary market investors, private investors, government and state agencies and mortgage insurer guidelines.

Job Functions

- Perform full view of mortgage loans in accordance with underwriting guidelines ensuring secondary market salability, investor salability, or recommending portfolio financing, to include: reviewing applications and disclosures, compute loan-to-value ratios, URAR appraisal review, compute debt ratios, and complete loan approval
- Prepare appropriate condition sheet to document underwriting decision
- Discuss lending decision with Loan Officers, Processors and Closing Manager
- Remain current on various secondary market investor guideline requirements and industry standards
- Answer and resolve inquiries regarding applications and underwriting procedures from production personnel, originators and customers
- Communicate all investors/secondary market/PMI guideline changes
- Assist in preparation of manuals, memos, loan product training and other projects
- Other duties may be assigned.

Job Requirements

- High School diploma or equivalent
- Residential first mortgage underwriting experience required
- FHA Direct Endorsement and VA Automatic Authority desired
- Thorough knowledge of secondary market investor and private investor, and mortgage insurer guidelines
- Demonstrate a "team" attitude toward the bank and coworkers.
- Successful completion of in-house training and orientation.
- Handle sensitive information of the bank and customers in confidence.
- Display a high degree of character and ethics.
- Represent the bank in a professional manner within the community.
- Comply with the bank's internal Personnel Policy.
- Sign release to allow United Bank to perform a credit check. Must have, and maintain a satisfactory personal financial record.
- Professional dress and demeanor required.
- High School Diploma or GED.

Interested candidates should forward resume to lgosdin@unitedbank.net.