



POSITION TITLE: Senior Mortgage Loan Underwriter

DEPARTMENT: Mortgage Finance Group

REPORTS TO: Warehouse Operations Manager

POSITION RESPONSIBILITIES

- Underwrite and originate with conformance to Bank's underwriting guidelines.
- Review and evaluate client supplied data to ensure accuracy, completeness, and compliance with company standards, federal and agency standards and guidelines, as well as any applicable state-specific and or local regulations, ordinances, etc.
- Analyze customer's loan-to-value ratio, debt-to-income ratio, credit report, application, income and assets, source(s) of down payment funds, and supporting documentation to identify potential fraud or misrepresentation.
- Review collateral documentation to ensure that loans meet secondary market, investor, and company standards.
- Work with Loan Processors and Loan Officers on collecting information and documentation necessary to finalize incomplete loan packages.
- Determine if additional documentation or information would aid loan decision; request additional documentation or information accordingly.
- Provide options and recommendations to borrowers regarding suitable loan programs.
- Stay abreast of current regulations and industry trends that affect compliance and decision-making.
- Verify that system input is accurate and that company systems match Automated Underwriting System (AUS).
- Use expertise to answer questions and resolve escalated issues from junior-level teammates.
- Perform other duties as assigned.

SKILLS / QUALIFICATIONS

- Ability to think critically, including the ability to evaluate facts and data to draw conclusions, and determine the downstream impact of decisions and associated risks.
- Ability to prioritize multiple tasks in a deadline-driven environment; strong sense of urgency and responsiveness.
- Intermediate math skills.
- Strong verbal and written communication skills.
- Strong detail orientation and highly organized.
- Prior experience using internal data entry systems, Microsoft Word, Excel and PDF/Document Retention programs.
- Experience working within Calyx Point and/or Encompass

EDUCATION / EXPERIENCE

- At least 5+ years in underwriting experience.
- High school diploma or equivalent required; college courses/technical training related to Business, Finance/Accounting, Legal, or related field is preferred, along with total recent work experience that includes five or more years underwriting conventional loans.
- Expert-level knowledge of overall mortgage lending processes, including underwriting, funding, and loan processing.
- Expert-level knowledge of valid documentation related to the processing consumer mortgage applications (e.g., tax returns, financial statements and records, verification of income and deposits, etc.).
- Expert-level knowledge of underwriting and lending compliance regulatory requirements; detailed knowledge of federal, state, and regulatory requirements/guidelines related to consumer mortgage lending and internal processes and controls.

The salary range for this full-time position is \$80,000-\$100,000

Salary ranges are determined based on qualifications, level, and location. Exact compensation may vary based on your skills and experience.