

Description: MORTGAGE UNDERWRITERS

Immediate need for experienced **Mortgage Underwriters** to underwrite loans pursuant to applicable selling guidelines, AUS findings and manual loan approvals.

Responsibilities include:

- Experience in underwriting conventional FNMA / FHLMC
- Managing daily underwriting workflow in accordance to client's deadlines and delivery timetables.
- Evaluate risk selection and investor guidelines.
- Implement new procedures and guidelines as FNMA/ FHLMC may dictate.
- Review all potential loan risk factors and identification of potential fraud indicators
- Manage the capture of loan data and comments on deficiencies as necessary as specified in employer's internal loan review platform.
- Perform quality control review on loans analyzed by other team members in order to ensure adherence to guidelines and procedures.
- Interact with clients and feedback on their loan quality in order to maximize submission pull through and the elimination of repetitive issues.
- Interact with senior management to keep them abreast of productivity and potential future needs in technology
- Elevate property appraisals to the staff appraiser as the need may arise in order to validate the market value.
- Special projects as necessary.

Requirements:

- A minimum of 5 years mortgage underwriting experience.
- Knowledge of FannieMae and FreddieMac. guidelines
- Knowledge of leading compliance vendor systems a plus.
- Good analytical, problem solving and organizational skills.
- Effective verbal and written communication skills
- Sound decision making and judgment

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not intended to be construed as an exhausted list of all responsibilities, duties and skills required.