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Underwriter

Description

Essential Job Functions:

Specific tasks will include, but are not limited to, the following:

- Review new files and conditions within 24-48 hours.
- Coach Back to Loan Originators and Processors (this would include counter-offers).
- Complete the required additional products (corelogic, Fraud Guard, ComplinaceEase, Appraisal Logging, Collateral DNA, UCPD, DU/LP).
- Underwrite FHA, VA, Jumbo, and Conforming loans including High Balance and CDA.
- Approve, decline or counter offer loans within limits of assigned authority.
- Underwrite a minimum 60 units per month. Maintain a daily workload as needed to ensure prompt turnaround time as dictated by senior management.
- Approve, decline, or suspend/return residential mortgage loan submissions; must be responsible to meet deadlines when heavy periods of volume exist throughout the month.
- Assist in correction of Delivery Violations on specific files as required.
- Enter complete and accurate data in systems to ensure data integrity.
- Support team members to identify potential solutions/alternatives for difficult/denied loans.
- Measure all mortgage loan submissions for underwriting decisions based on company quality control plans and investor/regulatory compliance.

Responsibilities

Required Job Functions:

Specific tasks will include, but are not limited to, the following:

- Function as a technical resource to business channel associates.
- Assist in orientation and training of department personnel.
- Maintain knowledge of underwriting guidelines and stay current with department requirements.
- Provide prompt, quality service to the originating branches and correspondents in a friendly and professional manner.
- Effectively communicate, work with, and build relationships with all levels of constituents including culturally and linguistically diverse staff members and external candidates and/or vendors, while operating in a fast-paced customer service driven environment.
- This position may require occasional overtime and travel.
- Additional tasks as assigned.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all responsibilities, skills, efforts, or working conditions associated with a job.

Hiring Organization

Freedmont Mortgage

Employment Type

Full Time

Industry

Mortgage

Job Location

50 Scott Adam Road, Second Floor,
21030, Hunt Valley, MD

Date posted

June 1, 2020

Working Conditions Information:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is frequently required to sit and talk or hear. The employee is often required to walk; use hands to finger, handle, or operate computers, objects, tools, or controls; and reach with hands and arms. Specific vision abilities required by this job include close vision and the ability to adjust focus.