



MORTGAGE LOAN UNDERWRITER

APPLICATION DEADLINE IS WEDNESDAY, JUNE 27, 2018 AT 11:59PM

Division: Single Family Loan Operations
Reports to: Mortgage Underwriting Manager
Location: Nashville, TN
Full-time/Part-time: Full-time
Salary Grade: 30
Monthly Salary Range Minimum: \$3,205
FLSA Classification: Non-exempt (01)

Critical features of this job are described under the headings below. They may be subject to change due to changes in our business processes or other business-related reasons.

POSITION SUMMARY: Reviews mortgage loan applications submitted by Originating Agents, assessing compliance/conformity with organization regulations and Federal Housing Administration (FHA), Veterans Administration (VA), United States Department of Agriculture/Rural Development (USDA/RD), Federal Home Loan Mortgage Corporation (Freddie Mac), Federal National Mortgage Association (Fannie Mae) and Private Mortgage Insurance (PMI) regulations and determining action to be taken; maintains on-going communication with lenders, realtors, consumers, etc.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Essential duties and responsibilities include the following. Other duties may be assigned.

- Reviews loan applications to determine conformity and compliance to insurer/guarantor and THDA's guidelines.
- Reviews Mortgage Credit Certificate (MCC) applications to determine conformity and compliance to THDA's guidelines.
- Accurately reviews and determines household income eligibility for potential homeowners.
- Accurately verifies loan information in data base.
- Works with Mortgage Underwriting Manager and/or Director of Loan Operations on day-to-day underwriting questions; requests additional documentation and follow up with lenders if needed.
- Determines actions to be taken for assigned loans or MCC applications, seeking Manager guidance if needed.
- Maintains a high level of written and oral communication with Originating Agents to ensure accurate and timely receipt of all required documentation.
- Reviews outstanding/pended documentation in a timely manner; transmits commitments; insures all funds are allocated properly by program type.
- Reviews pre-funding conditions; reviews requests for extensions or modifications of commitment.
- Establishes and maintains relationships by answering the General Information Underwriting Line, in a businesslike manner giving technical program support to lenders, realtors, potential new Originating Agents, and borrowers.
- Offers support to other areas in the division, as necessary or as time allows.
- Works closely with post-closing section to update commitments or resolve closing conditions.

MINIMUM QUALIFICATIONS

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

Education and Experience:

- High school diploma or equivalent GED.
- 3 years of experience in mortgage lending.
- Experience working in a deadline-driven, fast paced environment
- Recent employment in the mortgage banking field is preferred.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

Knowledge, Skills, Abilities, and Competencies:

- Knowledge of loan processing and underwriting of FHA, VA, USDA/RD, Freddie Mac, Fannie Mae and PMI companies.
- Good loan processing skills with knowledge of underwriting guidelines.
- Strong interpersonal skills.
- Excellent verbal and written communication skills.
- Maintains credibility through sincerity, honesty, and discretion.
- Maintains a high level of confidentiality.
- Builds and maintains positive relationships with internal and external constituents.
- Strong organizational skills.
- Strong time management skills; uses time effectively; consistently meets deadlines.
- Ability to exercise good judgment in evaluating complex situations.
- Ability to adjust to frequent procedural changes.
- Documents regularly, thoroughly, accurately, and completely.
- High level of detail and accuracy.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, Outlook, and the internet; able to effectively adapt to and use other computer systems as needed for daily activities.

Special Demands:

The special demands described here are representative of those that must be met by a staff member to successfully perform the essential functions of this job.

- While performing the duties of this job, the employee is regularly required to sit; stand; use hands to finger, handle or feel; and talk and hear.
- The employee is occasionally required to walk; reach with hands and arms, and stoop, kneel, or crouch.
- Specific vision abilities required by this job include close vision, distance vision, and the ability to adjust focus.

EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER

**APPLICATION MUST BE COMPLETE AND RESUME ATTACHED
FOR CONSIDERATION**

**PLEASE VISIT OUR WEBSITE AT WWW.THDA.ORG/CAREERS AND FOLLOW
THE ONLINE APPLICATION**