

Mortgage Loan Underwriter

Summary: Evaluate and determine the eligibility of loan applications and down payment assistance applications. Underwriter is responsible for analyzing and verifying loan application, evaluating risks, and making loan eligibility decisions.

Essential Duties and Responsibilities:

- Authorizing and underwriting loans.
- Reviewing and verifying loan applications and supporting documentation.
- Analyzing loan risk and requesting additional information as necessary.
- Preparing reports on assessment findings.
- Making loan eligibility decisions and approving or rejecting applications.
- Reviewing and specifying loan conditions as necessary.
- Ensuring compliance with regulatory standards.
- Ensuring compliance with company policies and guidelines.
- Documenting and effectively communicating reasons for the approval/rejection of loans.
- Returning applications with additional documentation to the loan office for review.
- Reviewing, approving or denying down payment assistance applications
- Ensuring all down payment assistance applications are complete and confirm to grantor's guidelines
- Other duties as assigned.

Supervisory Responsibilities: This position does not supervise others.

Qualifications: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.

Education/Experience: Bachelor's Degree (B.A.) from four year college or university or higher, and two years related experience; or equivalent combination of education and additional experience beyond 2 years.

Experience in an office setting and customer service required.

Specialized Skills: Good working knowledge of mortgage loan processing and relevant legal regulations. Experienced with home loans and residential mortgages such as FHA, USD, VA, Fannie Mae, Freddie Mace, conventional loans and loan products. Highly organized and able to prioritize.

Computer Skills: Proficiency in Microsoft Office and automated underwriting systems.

Certificates and Licenses: Federal Secure and Fair Enforcement for Mortgage Licensing (NMLS)

Interested candidates should email resume to Kristine Saldaña at ksaldana@cdcb.org

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