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# Example of Underwriter, Mortgage Job Description

Our growing company is searching for experienced candidates for the position of underwriter, mortgage. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

## Responsibilities for underwriter, mortgage

* Complete a thorough analysis of loan files to determine accuracy against supporting documents in file and compliance with Company, Investor and Government guidelines
* Answers inquireies, provides support to Closer, Processors, and Mortgage Loan Officers, and Management
* Responsible for analyzing and rendering credit decisions on mortgage loan applications consistent with internal policies and investor guidelines as established by FNMA & FHLMC
* Calculate income and determine if the borrower meets ATR/QM requirements
* Accountable for analyzing collateral appraisals to determine the value was supported and the collateral meets property standards
* Understand and maintain a thorough knowledge of all policy updates
* Maintain Service Level Agreements (SLA’s)
* Adhere to company quality control requirements
* Maintain relationships with internal customers
* Review and evaluate information on mortgage loan documentation to determine if borrower and/or property meet loan standards

## Qualifications for underwriter, mortgage

* Three+ years of experience underwriting mortgage loans
* Five years of underwriting or credit review
* Minimum 1year of experience in underwriting property & credit with lender approved, full package final sign-off authority within the past 5 years
* Management of Risk Analyze a full range of credit, collateral and legal documentation to ensure collateral supports Companys overall risk
* May be required to lift loan files up to 10 pounds
* Able to work as part of a team, independently, and with people of diverse backgrounds