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# Example of Underwriter, Mortgage Job Description

Our company is looking for an underwriter, mortgage. Thank you in advance for taking a look at the list of responsibilities and qualifications. We look forward to reviewing your resume.

## Responsibilities for underwriter, mortgage

* Responsible for assuring the origination of investment quality mortgages by determining that the borrower shows a willingness and financial ability to repay the debt through a thorough but reasonable evaluation of all
* Ensuring that the Credit Union will be able to recover the loan proceeds from the collateral in the event of a default
* Underwrite all real estate loans ?? FNMA 1st Mortgages, Express Refi 1st mortgages, Home Equity Loans, HELOC
* Review loans for risk analysis and compliance with agency and investor guidelines
* Render loan approval decisions within appropriate timeframe of 48 hours while meeting quantity and quality standards of at least four new loans per day averaged on a monthly basis in addition to resubmissions and no major exceptions
* Use of automated underwriting systems in determining risk, salability and reduced documentation for borrowers and review of data accuracy as input in Destiny, LP and DU
* Clear, concise and appropriate conditioning of loans when rendering decisions
* Accept and accurately maintain loan file as it pertains to underwriting documents
* Mentor processing staff on underwriting deficiencies and calculation errors
* Keep management informed of specific ongoing issues that need immediate attention

## Qualifications for underwriter, mortgage

* A minimum of three (3) years current Mortgage Underwriting work experience in Underwriting Conforming and/or Non-Conforming mortgage loans
* Service orientation and sound judgment
* Strong focus on mortgage operations
* Minimum 7 years’ experience underwriting jumbo and/or non-conforming loans for high net worth individuals
* Thorough knowledge of FHA, Fannie Mae, Freddie Mac, Jumbo and Non-conforming mortgage program guidelines and regulations
* Ability to handle fast-paced environments with minimum supervision and meet project deadlines