



Example of Mortgage Underwriter Job Description

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

Responsibilities for mortgage underwriter

- Communicate and collaborate with peers and partners to render mortgage underwriting decision for our members
- Review communications as applicable to maintain current knowledge of current processes and procedures
- Review first mortgage and home equity loans for credit decisions
- Ensure loans underwritten meet the quality standards of RTC, the Secondary Market and Government Agencies
- Provide exceptional customer service on a consistent basis
- Work with other departments including post-closing, credit risk, and compliance as needed to ensure proper underwriting standards are met to safeguard company assets and ensure conformity with investor standards
- Stay abreast of trends in the mortgage industry
- Assist in coordinating efforts between support departments and sales within the organization
- Ensure loan files are saleable in the secondary market
- Review QC and Post-Closing Findings to identify areas of improvement and training needs

Qualifications for mortgage underwriter

- Must have ability to establish and maintain effective working relationships with fellow employees, branch management, corporate management, clients and the general public

- High School graduate or similar certificate and equivalent experience in related field required
- Computer systems related knowledge (Encompass, Datatrak, Interthinx)
- Three or more years of mortgage processing experience with FHA, VA, Conventional applications