



Example of Underwriting Job Description

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Our innovative and growing company is searching for experienced candidates for the position of underwriting. 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 underwriting

- Coordinate and report on change requests, updates and usability of HDFS systems with appropriate departments
- Maintain up-to-date expertise of all H-D dealer facing systems
- Prepare for audits and respond to findings as required
- Manage a team of Underwriters
- Manage workflow, procedures and ensure teams have the appropriate training and education
- Promote high quality performance by developing and clearly outlining expectations for employees
- Provide technical expertise via evaluation and decision of FHA, VA, Conventional and Non-Conforming loan files
- Ensure credit quality and salability while production and turn time standards are achieved
- Respond to elevated loan questions and issues from team players and Loan officers
- Review guideline exceptions with external parties to ensure salability of closed loans – interaction with Credit Policy, Capital markets, and investors

Qualifications for underwriting

- Exceptional time management and organizational skills, math skills, attention to detail a must

- A general understanding of the regulatory framework that applies to lending operations, to include the Data Protection Act, the Consumer Credit Act, CIFAS, Money Laundering legislation and regulatory requirements
- Must be able to physically inspect multiple residences and common areas within an apartment complex, inspect comparable properties within the market
- 35hrs over a 7 day week