

Job Title	Sr. Mortgage Underwriter
Short Description	Underwrites conventional, credit union portfolio, jumbo, construction, workout, modifications and FHA/VA loan applications.
Full Description	<p>Responsible for maintaining consistent quality of loan files through the Responsible to review, analyze and decision loan applications in accordance with established policies and procedures, provides a variety of mortgage services to the membership. Underwrites conventional, credit union portfolio, jumbo, construction, workout, modifications and FHA/VA loan applications. Has approval authority for more complex loan request and exceptions to policy. Assist with on-site investor audits and monthly Quality Control of closed loans, denied FHA loans and FNMA audit request. Maintains a working knowledge of all services and operations of the credit union.</p> <p>Performs complete thorough analyses of loan files to determine compliance with credit union, investor, FHA/VA, Federal and State guidelines.</p> <p>Underwrite Conforming, Jumbo, Portfolio, Construction, FHA & VA loans.</p> <p>Approve, decline or counter offer loans within limits of assigned authority.</p> <p>Underwrite a minimum of 45 loans per month. Maintain a daily workload as needed to ensure prompt turnaround time as indicated by VP of Real Estate.</p> <p>Must be responsible to meet deadlines when heavy periods of volume exist throughout the month.</p> <p>Function as technical resource to team.</p> <p>Assist in correction of Delivery issues on specific files as required.</p> <p>Support team members to identify potential solutions/alternatives for difficult/denied loans.</p> <p>Assist in orientation and training of department personnel.</p> <p>Maintain knowledge of underwriting guidelines and stay current with departmental requirements.</p> <p>Measure all mortgage loan submissions for underwriting decisions based on department quality control and investor/regulatory compliance.</p> <p>Ability to review complex tax returns personal and business related.</p> <p>Ability to review Condo/PUD projects to ensure they meet salable or non-warrantable guidelines.</p> <p>Verify that the rate lock matches the underwriting files with the correct program, LTV, credit score.</p> <p>Perform Second level reviews on loans recommended for denial.</p> <p>Evaluate the application to determine if there are any other products or alternative terms available before issuance of denial.</p> <p>Perform Second Level Review on loans recommended for approval above another underwriters lending authority.</p> <p>Evaluate the entire credit package and collateral for residential mortgage loans to ensure an investment quality loan product.</p> <p>Check accuracy of all calculations.</p> <p>Ensure that processing, closing and underwriting functions are performed in compliance with all investor, regulatory and credit union policies and procedures.</p> <p>Assist with training of new underwriters and development of</p>

mortgage staff to increase knowledge related to product guideline and compliance.
 Recommend the loan disposition of loan amounts in excess of authorized limit to VP of Real Estate Lending.
 Maintain a minimum productivity level of 3 files for complete underwrite and minimum of 3 files for conditions to clear. Comply with credit union underwriting turnaround time.
 Communicate loan decision to appropriate parties.
 Be available to processors, closers and loan officers for general guideline interpretations and questions on specific loan files.
 Respond to post closing reviews and audits in a timely fashion.
 Perform related duties as directed by VP Real Estate Lending.
 Attain and maintain knowledge of all credit union services.
 Ensure compliance with legal requirements, lending regulations and internal policies and procedures.
 Underwrite and approve 1st mortgage loan applications.
 Update staff on changes to product guidelines, compliance and process.
 Interface with other departments, vendors, and financial institutions to promote teamwork and high quality member service.
 Maintain member confidentiality.
 Attend required meetings and training sessions as requested.
 Responsible for upholding all credit union ethical standards.
 Represents the credit union in a courteous and professional manner.
 Perform other essential job functions as required or assigned.

Education	Associate's degree- business or related field, or equivalent combination of education/experience
Additional Comments	Mortgage underwriting experience (Conventional, FHA, VA, & Jumbo) with strong agency guideline knowledge. Proficient with mortgage origination systems Strong working knowledge of regulations and guidelines governing mortgage lending, inclusive of Fannie Mae/Freddie Mac, FHA/VA, and private mortgage insurers as well as state and federal laws including ATF/QM requirements. 1-2 years leadership experience
Credit Union	Achieva Credit Union
State	Florida
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Phone	727-431-0610
Fax	
Expiration Date	03/31/2021