

Job Title Mortgage Underwriter

Short Description As our Credit Union grows, we are in search of a seasoned Mortgage Loan Underwriter to join our Real Estate Team. In this role, you will use critical thinking and independent judgment to determine loan risk eligibility in conjunction with regulations, guidelines, policies, and programs available. Examine, evaluate, and authorize approval or denial of borrowers' applications. Orlando Credit Union members have a full line of mortgage products to choose from including Conventional, VA, FHA, USDA, and Jumbo loans.

Full Description OCU is not for profit, not for charity, but for service and as such we are looking for an underwriter who can deliver a world class member experience while maintaining superior quality and compliance.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Performs thorough review and analysis of complex mortgage loan applications and makes sound loan decisions in accordance with the Credit Union's lending policies and regulatory guidelines. Seeks ways to approve loan application requests while maintaining lending prudence.
- Work with Mortgage Loan Officers to acquire required documents
- Review applicants credit profile and ability to repay as well as analyze financial statements and other loan documentation for accuracy and possible red flags according to agency and non-agency guidelines
- Evaluate and audit loan files for completeness and accuracy, ensuring all appraisal, title, flood, and insurance documentation is correct and provides for sufficient coverage
- Calculate income for salary, hourly, and self-employed applicants
- Adheres to and maintains knowledge of established credit union and lending policies, laws, and regulations while demonstrating an unwavering commitment to Orlando Credit Union's mission, vision, and values

RELATIONSHIP OUTSIDE OF OFFICE/DEPARTMENT:

- Must be self-starter with the ability to provide results with limited supervision
- Must possess strong relationship and teambuilding skills
- Contributes to a team effort by accomplishing corporate and individual goals and other related results as needed.
- Ability to tactfully question and actively listen to members, or co-workers to determine specific needs/concerns and bring resolution to them
- Ability to work with minimum supervision, meet deadlines, work effectively as a team member, resolve problems, soothe irate members, make decisions, and deal effectively with the public and co-workers
- Must be able to communicate and interact with all levels of the organization
- Must be able to communicate with a wide variety of third-party vendors and branch support teams
- Support and promote all credit union initiatives

REGULAR ATTENDANCE is required. This is not a remote position.

EDUCATION and/or EXPERIENCE:

- Licensed through NMLS in Florida (required)
- Required 3 years' experience in mortgage underwriting (preferred)
- Solid understanding of Reg Z and lending compliance (required)
- Demonstrated knowledge of mortgage lending regulations
- Comprehensive understanding of real estate lending products (required)
- Associates Degree or higher in Business, Finance or related field (preferred)
- Excellent verbal, written and interpersonal communication skills with the ability to explain programs, loan terms, features, policies, and benefits to both internal and external members (required)
- Strong attention to detail and time management skills
- Display accuracy and professionalism (required)
- Experience with Episys Quest (Symitar) (desired)
- Proficiency in Microsoft Office (preferred)
- Successful background screening, drug test, and acceptable credit quality. (required)

REASONING ABILITY:

- Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form
- Capacity to gather data, establish facts and draw valid conclusions
- Generate effective solutions by making sound recommendations that suit the best interest of both the member and the Credit Union.

OTHER SKILLS AND ABILITIES:

- Ability to handle multiple tasks while prioritizing the importance of each items in a fast-paced environment with a sense of urgency
- Highly developed interpersonal skills, motivated, and well organized
- Excellent analytical and problem-solving skills
- Maintain integrity of confidential member and team member information
- Sound and Professional Image
- Must be able to meet required deadlines

*This is an outline of primary responsibilities and is subject to change.

Education

Associates Degree or higher with 3 years of Mortgage Underwriting experience

Additional Comments

Credit Union

Orlando Credit Union

State

Florida

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