



Job Title: Mortgage Underwriter
Reports to: Mortgage Underwriting Manager
Department: Mortgage
FLSA Status: Non-Exempt

Summary:

Provides support to Mortgage Underwriting Manager and Mortgage Origination. In particular, this position is responsible for determining documentation requirements, reviewing documentation provided, analyzing risk, and rendering a credit decision for consumer mortgage requests.

Essential Duties and Responsibilities:

- Responsible for reviewing income and asset documentation, credit reports, and other applicable loan documentation,
- Responsible for evaluating & examining transactions to ensure accuracy and completeness;
- Responsible for maintaining a through working knowledge of standard Automated Underwriting Systems including DU, LPA, and GUS;
- Ensure loans meet the agency and investors' lending guidelines as set forth in the agency and investors' underwriting policies and procedures;
- Keep informed and up to date with all Fannie Mae, Freddie Mac, USDA, VA and FHA guidelines and resources;
- Communicate with Mortgage Originators and Mortgage Processors to compile all documents needed from multiple sources to effectively respond to new loan requests;
- Contact partners and utilize available resources as needed to gather information to make appropriate underwriting decisions;
- Maintain excellent customer relations and the confidentiality of the Bank customer's information;
- Remain current on and adhere to all regulatory required training;
- Attend various job related courses or other general banking courses as required;
- Work with Mortgage Loan Originators, Mortgage Processors and other Operations staff to resolve problems, address deficiencies, answer questions; and
- Perform all other duties as assigned.

Education/Experience:

High School diploma or equivalent; and 1 to 3 years mortgage underwriting experience or equivalent. FHA DE Underwriting designation is preferred.

Knowledge, Skills and Abilities:

- Effective interpersonal relationships with customers, management and team members;
- Thorough understanding of underwriting policies and procedures, including regulatory updates with all agencies and investors,
- Thorough knowledge of FHA, VA, USDA, Fannie Mae, and Freddie Mac guidelines and standards;
- Ability to analyze all acceptable income sources including personal and corporate tax returns and schedules;
- Ability to prioritize multiple demands in a high-pressure environment while maintaining professional demeanor; and
- Proficient in Microsoft Office programs as well as in house loan origination systems, electronic document imaging and electronic communications.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential job functions.

- Sit or Stand or walk for extended periods
- See to read small print or complex reports
- Effectively communicate orally
- Manually operate keyboard, mouse and other personal computing devices.
- Occasionally lift up to 10 pounds

Compensation and Benefits:

This position is eligible for all group benefits of a non-exempt employee as defined in the Triumph Employee Handbook. The Mortgage Underwriting Manager will evaluate the performance of the Mortgage Underwriter on at least an annual basis.