

POSITION TITLE: Sr. DE Underwriter**GRADE:** tbd**REPORTS TO:** Operations Manager**FLSA:** Exempt

POSITION OVERVIEW: Underwrites mortgage loans in accordance with established policies and procedures and appropriate guidelines; examines all documentation for accuracy and completeness.

ESSENTIAL DUTIES and RESPONSIBILITIES, *includes the following responsibilities, but not limited to:*

- ◆ Underwrites 4 new loans per day (conventional) or 3 loans per day (FHA/VA)
- ◆ Reviews and signs off conditions on existing pipeline
- ◆ Obtains acceptable FNMA DU Findings and Mortgage Insurance Certificates as needed per program guidelines
- ◆ Delegated underwriting loan limit to \$1,000,000
- ◆ Maintains strong understanding of FNMA underwriting policy and Reunion Mortgage Product Guidelines
- ◆ Communicates regularly with brokers and account executives regarding status of loans via e-mail, fax and phone
- ◆ Authorized to underwrite all conventional, jumbo loans to delegated authority, and FHA/VA loans (HUD CHUMS number required)
- ◆ Provide Second Level review on loans underwritten by Underwriter's with delegated authority below \$1,000,000
- ◆ Answers product questions and scenarios
- ◆ Initiate exception process for loans that do not meet Reunion Mortgage Product Guidelines
- ◆ Performs accurate entry of loan data and conditions into DataTrac
- ◆ Maintains conversation log in DataTrac to fully track the forward movement of the loan file
- ◆ Assists with needs of Production Coordinators, Closers, Document Drawers and Funders

SUPERVISORY RESPONSIBILITIES: N/A

PHYSICAL and ENVIRONMENTAL CONDITIONS

Standard office environment, equipment and tasks, including work at a computer with multiple screens in a paperless environment. This position requires partial sitting and walking throughout the day. Employee must be open to work overtime to complete assigned tasks. Possible weekend work.

PREFERRED QUALIFICATIONS AND EXPERIENCE

- ◆ Prefer five (5) years specific underwriting experience. Must have current FHA/VA experience.
- ◆ Posses excellent knowledge of DU input and ability to properly interpret DU and LP, communicate and document their findings
- ◆ Proficient in use of computers and windows-based computer programs.
- ◆ Excellent verbal and written communication skills.
- ◆ Ability to work independently in a fast-paced environment.
- ◆ Intermediate experience with Microsoft suite of products
- ◆ Excellent Internal and External Customer Service
- ◆ Resourceful
- ◆ Be able to work as part of a team
- ◆ High level of integrity

- ◆ Adapts well to change
- ◆ Excellent verbal and written communication skills
- ◆ Self starter