JOB DESCRIPTION

| **Title** | MORTGAGE UNDERWRITER | | |
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| **Reports To** | [INSERT TITLE] | | |
| **Type** | FULL TIME/PART TIME, PERMANENT/TEMPORARY | **Effective Date** |  |

**Job Purpose**

[Organization Name] is looking for a Mortgage Underwriter with experience in evaluating and determining loan eligibility.

This role is critical to [Organization Name] because they will evaluate a lender's financial risk on a potential borrower and will ultimately be in charge of approving or denying mortgage loans.

A successful mortgage underwriter should be able to make sound decisions based on thorough research and ensure that all documentation is compliant with applicable requirements.

**Duties and Responsibilities**

Overall Responsibilities include but not limited to:

* Evaluating all mortgage applications and accompanying documentation to ensure that all information required for approval is included.
* Looking into the applicant's job and financial background to help determine the accuracy of the application and documentation
* Requesting further information on any papers as needed to help identify loan risk.
* Ascertaining that all information is true, that compliance criteria are fulfilled, and that it is consistent with corporate policy after it has been gathered.
* Communicating and document reasons for loan acceptance or denial so that clients and loan officers are well-informed.

**Qualifications**

* Bachelor's degree in business, banking, finance, or a related discipline.
* Underwriting experience is a plus.
* Certification as a mortgage underwriter is considered an asset.
* Exceptionally well-organized and capable of prioritizing.
* Good verbal and written communication abilities.
* Detail-oriented with a great understanding of data analysis.
* Exceptional maths skills.
* Understanding of mortgage loan processing as well as applicable legal laws.
* Microsoft Office skills and knowledge of automated underwriting systems.
* HTML, CSS, Google Analytics, Photoshop, Mailchimp, and Hootsuite are all useful skills to have (or, other Social Media Management Systems)
* Analytical capabilities.
* X years of SEO and growth marketing experience.

**Working Conditions**

* X work hours per week
* Working evenings and/or weekends may be required
* Overtime may be required
* Extended period of sitting and exposure to computer screens