

Mortgage Underwriter I

If you are looking for a challenging and rewarding career, we'd like you to join our Security Bank of Kansas City team! Our banking professionals receive paid training and ongoing education, opportunities for growth and advancement, great benefits, and use the latest in technology to help make the experience at Security Bank of Kansas City a pleasant one for our staff as well as our customers!

Job Description:

*The basic function of the **Mortgage Underwriter I** position is the underwriting of Residential mortgage loans to meet investor and portfolio guidelines. A successful candidate is responsible for analyzing and rendering credit decisions on residential mortgage loan applications consistent with internal policies and investor guidelines as established by Fannie Mae and Freddie Mac.*

Essential Job Duties:

- Evaluate loan submissions for accuracy, completeness, and adherence to agency and investor guidelines
- Calculate qualifying income including analyzing complex tax returns and financial statements
- Review and approve appraisals
- Analyze credit reports, income documentation, and asset statements
- Determines whether additional verification or analysis is needed in cases where information, and or compliant documentation may be questionable
- Makes credit decisions to accept, suspend, or decline loans or MI coverage.
- Maintains positive business relationships with Investors and internal Sales and Fulfillment teams.
- Communicate effectively and engages proactively with loan officers, processors, closers, and managers
- Follows procedural guidelines regarding any special handling or notification during the underwriting process
- Other duties as assigned.

Required Knowledge, Skills & Abilities:

Those Required to Enter the Job

- 2+ years of recent experience as an Underwriter
- Working knowledge of Underwriting Conventional Agency Loans
- Current knowledge of Fannie/Freddie guidelines, standards, and practices regarding tax return analysis and appraisal review
- Highly detailed and organized with ability to multi-task
- High level of integrity and trust
- Comprehension of FNMA, FHLMC and other investor guidelines
- Experience with Automated Underwriting Systems
- Must be able to work 40 hours per week and overtime as required
- Must be dependable, self-motivated, and require minimal supervision
- Must be able to work under pressure to meet Bank service standards
- Must be able to organize, prioritize, and manage time to meet closing deadlines and Bank SLAs
- Possess strong analytical skills
- Mortgage Loan Processing: 3 years
- Underwriting Assistant: 2 years
- Good verbal communication skills as evidenced by the ability to interact both face-to-face and over the telephone with co-workers.
- Demonstrated ability to use tact and diplomacy when dealing with customers and co-workers.

	<ul style="list-style-type: none"> • MS Word and MS Excel knowledge is preferred. • Maintain a “professional” appearance. • Ability to manage multiple tasks in a fast-paced environment and assist with other co-workers as called for. • In addition to possessing the skills necessary to perform the job, the employee must be willing and able to demonstrate these skills by coming to work on a daily basis. <p><i>Those required to Competently Perform the Job</i></p> <ul style="list-style-type: none"> • 2 years current knowledge of Fannie/Freddie guidelines, standards, and practices regarding tax return analysis and appraisal review <p><i>Those Desired, but Not Required to Perform the Job</i></p> <ul style="list-style-type: none"> • Operations Manager/Underwriter with 5 years underwriting experience with DE/SAR/LAPP certifications or is willing to obtain those through us in the next year.
<p>Equipment Required to Perform the Job:</p>	<ul style="list-style-type: none"> • Telephone • Multi-line Telephone System • Voice mail system • Computer Monitor • Personal Computer • 10 Key Calculator • Typewriter - Electronic • Scanner, Fax, and Copy Machines • Shredding Machine • Folding Machine • Step Stool and/or Ladder • Multi-drawer File Cabinet • Multi-shelf Cabinet
<p>Software Requirements:</p>	<ul style="list-style-type: none"> • Word Processing • Spreadsheets – Data Entry • Spreadsheets – Creation/Analysis
<p>Exertion/Physical Requirements:</p>	<ul style="list-style-type: none"> • Moving objects weighing up to 15 lbs. • Sitting 85% of day • Standing 5% of day • Walking 10% of day • Removing objects from shelves • Dexterity/Coordination • Reading material/PC Monitor • Writing/Typing • Speaking/Communicating • Listening/Hearing • Ability to travel to various worksite locations or departments.
<p>Other Information:</p>	<p>Statements included in this job description are intended to describe the general nature and level of work performed by the employee(s) assigned to this job. The statements are not intended to be construed as an exhaustive list of responsibilities, duties and skills required.</p> <p>Accommodations will be made to allow for meeting job requirements when it does not place an "undue hardship" on Security Bank of Kansas City.</p>

	Security Bank of Kansas City is an Affirmative Action / Equal Opportunity Employer.
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Please complete application here:

<https://www.paycomonline.net/v4/ats/web.php/jobs/ViewJobDetails?job=272938&clientkey=01D8EF3AB6679746D03256A89C53D4A7>