

MORTGAGE LOAN UNDERWRITER

Reliant Bank is a fast-growing community bank locally owned and operated in Brentwood, TN. We are currently seeking a Mortgage Loan Underwriter to join the Reliant Bank team. This is an excellent opportunity for a motivated professional to work in a challenging and rewarding environment. This full time, exempt position reports to the Vice President, Mortgage Sales Manager.

PURPOSE OF JOB

Responsible for underwriting mortgage loan files to FNMA & FREDDIE MAC guidelines as well as any internal credit overlays that Reliant Bank may impose from time to time. Maintains loan quality by adhering to internal procedures, compliance requirements and underwriting guidelines. Provides superior customer service to mortgage staff.

JOB DUTIES AND RESPONSIBILITIES

- Underwrites all Conventional, FHA, VA, Rural Development and Bond Loans for Reliant Bank Mortgage Services
- Underwrites both conforming and non-conforming conventional mortgage loans to investor's and government's specific and individual guidelines
- Maintains the highest moral and ethical standards when making any and all underwriting decisions
- Validates data integrity of documents of loans submitted versus data entry in AUS system
- Reviews appraisals of submitted loans for acceptable collateral; meets agency and investor's guidelines
- Suggests alternative products for loan approval should the loan not fit the program guidelines in which it was submitted; assists in counter offering approvable programs
- Communicates and works with the production and operations staff when necessary to determine the best possible method to achieve loan approval
- Communicates with loan officers and processors on loan decisions via telephone, email, or through Calyx notes
- Generates the loan decision within Calyx
- Orders MI certificates for each file for which it is required
- Returns loan files to processing to prepare copy package and Underwriter Transmittal for loan submissions to investors for loans Reliant Bank is not delegated to underwrite
- Works with closing coordinator to properly close loans with the correct documents, terms and conditions required, and assists in making corrections when needed to close a loan and to meet deadlines
- Assists post closing coordinator in clearing additional conditions required by investors
- Continuously studies and monitors any and all RESPA and guideline changes and assists with –educating the mortgage staff on such changes/updates as necessary
- Maintains continuing education requirements
- Stays current on all agency and investor's guidelines
- Assists with coordinating files pulled for internal and external audits
- Provides timely responses for loan decisions and condition submissions

JOB REQUIREMENTS AND QUALIFICATIONS

- College degree or equivalent professional experience preferred
- Minimum of seven years of mortgage loan underwriting experience
- Direct Endorsement (DE) designation
- Proficient understanding of mortgage banking concepts and regulations
- Knowledge of agency and investor regulations and guidelines – FNMA, FHHLC, FHA, and VA
- Excellent verbal and written communication skills
- Outstanding organization skills
- Detail oriented approach to underwriting checklist protocol
- Pipeline management in compliance with agency, federal, and state guidelines
- Proficient computer skills to input and retrieve data in loan operation systems
- Knowledge of Calyx Point LOS preferred and knowledge of DU and LP AUS required
- Ability to produce documents and spreadsheets, and to maintain databases
- Proven ability to underwrite, organize, prioritize, and execute responsibilities with minimal supervision
- Ability to provide superior level of customer service
- Ability to maintain the highest level of ethical and moral standards
- Ability to meet tight deadlines and multi-task under pressure

Reliant Bank offers competitive compensation and full benefits including medical, dental, life insurance, long term disability, and 401(k). Qualified candidates may submit their resume via e-mail to HR@reliantbank.com. Reliant Bank is an Equal Employment Opportunity/Affirmative Action Employer.