Position: **Mortgage Underwriter**

Location: **Avon, CT**

Position Duration: **Full Time**

Position Description:

Norcom Mortgage is looking for an FHA and VA approved mortgage underwriter to join our Underwriting Team in our Avon location. The Mortgage Loan Underwriter will be responsible for reviewing and underwriting complex residential mortgage loan applications in a high volume setting. The underwriter will review applications for completeness, accuracy, and required documentation and make loan approval and denial decisions within designated loan authority. Work will involve receiving, reviewing and making a loan decision on applications from the retail, correspondent, and wholesale mortgage origination channels.

Position Responsibilities:

- Review and analyze complex mortgage loan applications and make loan approval and decline decisions based on loan underwriting guidelines
- Ability to read and review real estate property appraisals in accordance with mortgage loan policies and current compliance guidelines.
- Ability to read, review and derive income from complex personal and business tax returns.
- Review complex personal and corporate financial statements.
- Clearly communicate decisions and stipulations through the appropriate source.

Position Requirements:

- Strong knowledge of Freddie Mac/Fannie Mae underwriting guidelines and familiarity with AllRegs.
- Strong attention to detail and organizational skills.
- Ability to work independently and possess strong problem solving skills.
- Excellent oral and written communications skills
- Ability to review credit worthiness in accordance with risk tolerance in mortgage lending.

Additional Requirements:

- A minimum of five years' experience underwriting complex consumer purchase and refinance mortgage loans.
- FHA and VA credentials
- Solid knowledge of mortgage underwriting including ratios, terminology, common practices, and compliance.

Join the winning Norcom Team. We pride ourselves on being an industry leader, where developing long lasting relationships is the foundation that we were built on.