

Underwriter

(Default)

- Avon, CT
- Full-time

Company Description

Are you ready to join a dynamic team that helps you reach your potential while affording you time to enjoy all life has to offer? If you are, then Village Mortgage culture and philosophy may be the right fit for your talents. We are a family oriented business that offers flexible work schedules and understands the importance of work-life balance. We offer full benefits and advancement opportunities for those who excel. Our employees enjoy a friendly and fun work environment along with modern and comfortable office spaces utilizing the latest in technology. If you have a passion for going above and beyond borrower expectations and embrace forward thinking solutions to help borrowers of varying incomes improve their lives through homeownership, we want to hear from you.

Job Description

Responsible for underwriting complete product offerings; this position is part of an underwriting team.

Key Responsibilities

- Underwriting Conventional/FHA/USDA/VA Loans
- Issuing credit approvals or denials
- Assisting Mortgage Loan originators with underwriting scenarios
- Ordering private mortgage insurance
- Clearing underwriting conditions
- Underwriting files in a paperless environment (Encompass360 Banker Edition)
- Ability to perform accurate research under tight deadlines is essential

Core Competencies

Math and auditing skills, flexible, Detail Oriented, Customer focus, Team working, Initiative, Problem solving, Organized, Self-motivated

General

- Adopt the Village culture of Professionalism, Integrity, Effectiveness and Dynamic attitude that contributes to an internal environment of teamwork and promotes a positive brand image to our external customers.

- Comply with Village procedures, policies and regulations relevant to this role. Undertake relevant training on Village policies and procedures as delivered by the line manager, the Human Resources department or compliance, risk, internal audit teams either directly or via Digital University.
- Computer skills: good working knowledge of MS Office
- Ability to communicate effectively with others, both verbally and in writing
- Proven background in accurate, high volume data entry
- Proven ability to manage time, meet deadlines and prioritize
- Maintain standards and professionalism during periods of fluctuating workloads
- Maintain team standards through supporting other team members in achieving their service/quality levels and targets, as required.
- Build effective working relationships with other team members.
- Manage daily tasks to ensure business needs are consistently met.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to talk and hear.

This job operates in a professional office environment. This role routinely uses standard office equipment.

Qualifications

Education and Qualifications

- High School diploma or equivalent
- 2 years of underwriting experience in a banking or mortgage lending institution
- 2 years of experience in FNMA/FHLMC/FHA/USDA/VA programs and underwriting guidelines, as well as those of other conventional investors, state/local bond programs and private mortgage insurers
- Must be a Direct Endorsed FHA Underwriter with a CHUMS ID
- Experience with Encompass360 Banker Edition preferred

Additional information

Village Mortgage continues to be a leader in mortgage lending, celebrating 20 years of helping people become homeowners. We offer innovative technologies, an expansive mortgage product line, competitive rates, and exemplary customer service that makes Village Mortgage New England's premiere choice for local mortgage lending. Village Mortgage has over 120 employees in 21 offices throughout Connecticut, Massachusetts and Maine, and is licensed in Connecticut, Massachusetts, Rhode Island, New Hampshire, Vermont, Maine, Nevada and Florida. Village Mortgage Company offers USDA, FHA, and VA mortgage financing, and is a direct seller and servicer for both Fannie Mae and Freddie Mac.

To learn more about Village Mortgage, visit <https://villagemtg.com>