



## **Underwriter**

First County Bank is a mutual community bank serving Fairfield County for over 165 years, and is proud to be a strong partner and sponsor of many non-profits and community events. Our employees understand what makes us unique in the marketplace – our commitment to serve.

We are looking for a Underwriter who will responsible for performing underwriting analysis on mortgage loans, recommending approvals and/or denials on all loan amount levels, and ensuring conformance with appropriate secondary market requirements, including FHLMC, FNMA and private investors.

### **Primary Responsibilities:**

- Perform underwriting analysis on mortgage loans in accordance with all applicable Bank, investor and government guidelines
- Recommend approvals and/or denials on all loan amount levels
- Ensure conformance with appropriate secondary market requirements, including FHLMC, FNMA and private investors
- Maintain quality control of mortgage loan files
- Review all submitted income/employment verifications, real estate appraisals, credit reports/history, and any other required documentations based on Standard Mortgage Industry guidelines
- Perform all other related tasks as required

### **Requirements/Qualifications:**

- Completion of Associate's degree in Business Administration or related field or equivalent experience
- Minimum 2 years of mortgage loan processor experience
- General knowledge of loan origination, residential underwriting, loan processing, legal and real estate terminology, loan documentation, investor guidelines, state and federal compliance requirements, and other secondary market procedures.
- Strong interpersonal, administrative and organizational/time management skills
- Ability to use loan operations support system and other office machines
- Familiarity with bank mortgage products with strong sales and customer contact skills required
- Excellent verbal/written communication, including strong negotiation skills
- Proficient in Microsoft Office (Word/Excel/Outlook)

To apply, please visit **First County Bank:** <https://www.firstcountybank.com/careers>

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