



Auto req ID	6610BR
Posting Title	Mortgage Underwriter
Job Description	<p>This position is responsible for the approval or decline of residential mortgages in a timely and accurate manner in compliance with all applicable regulatory, internal, mortgage insurance and investor guidelines. This position primarily works on loans that have been rejected or declined by an automated underwriting system and require extensive review. In addition, this position participates in the development of the processing staff.</p> <p>Reviews all loan documentation to ensure accuracy and completeness and compliance with internal, regulatory, mortgage insurance and investor guidelines. Approves loan or submits proposed denial to management within established timeframes. Discusses reasons for loan denials and presents borrowers with counter offer options when possible.</p> <p>Responds to and resolves issues from internal and external customers regarding all aspects of mortgage underwriting and processing, in a professional, accurate and timely manner. Conveys information to borrowers in a clear and concise manner to facilitate the receipt of outstanding documents.</p> <p>Continually develops and maintains specialized knowledge of mortgage underwriting. Keeps informed of industry trends and developments, including regulatory, internal, mortgage insurance and investor guidelines. Maintains knowledge of all products offered and has a comprehensive understanding of the benefits of each product.</p> <p>Plays a key role in the development of mortgage processors. Provides one-on-one training on technical underwriting issues, as well as guidance in handling escalated, complex or sensitive customer issues.</p>
Job Requirements	<p>College degree or equivalent work experience required. 1-3 years relevant experience</p> <p>Work involves sensitive and confidential information; discretion is essential.</p> <p>Ability to handle escalated situations using excellent interpersonal, negotiating and problem solving skills.</p> <p>Behavioral/Technical Skills: Work involves sensitive and confidential information; discretion is essential.</p> <p>Ability to handle escalated situations using excellent interpersonal, negotiating and problem solving skills.</p> <p>Specialized knowledge of mortgage underwriting concepts, techniques, terminology and regulatory and investor guidelines.</p> <p>Ability to work well with a team and share knowledge and skills. Ability to provide feedback to processors in a manner that supports employee development.</p> <p>Strong written and verbal communication skills are needed to convey information to internal and external customers that may be complex or unfavorable, in a clear and concise manner.</p>

Strong analytical skills are needed to review loan documentation and make decisions in an accurate and timely manner and to provide viable counter offers to retain customers.

Must possess strong and objective decision making ability and the ability to use internal and external resources to obtain information necessary to make loan decisions.

Strong organizational skills are needed to manage loan pipeline effectively.

Employment Type	Full Time
Work Schedule	M-F 8:30 TO 5PM
Address 1	850 MAIN STREET
City	BRIDGEPORT
State	CT
Zip Code	06604

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Please submit your resume to Alicia.Mehrer@peoples.com