

Senior Underwriter

Job Summary

The duties and responsibilities of this position will encompass the underwriting of Conventional, FHA, VA, Portfolio loan products, and HELOC loans in accordance with company and investor guidelines. This position will also include Portfolio Underwriting.

Essential Functions:

- Complete a thorough analysis of entire loan package to determine compliance with company, investor, Portfolio, HELOC and FHA/VA guidelines.
- Provide training and coaching when needed.
- Be available for interpretations and questions in general or for specific loan files.
- Thorough knowledge of reviewing Residential appraisals.
- Understand and maintain a thorough knowledge of all company, investor, correspondent programs and requirements.
- Ability to calculate qualifying income including analyzing tax returns and financial statements.
- Assume additional duties as they arise, cross-train within the department, and be responsive to the department.
- Work with the compliance department on internal audits/Quality Control.
- Serve on internal committees as appropriate.

Qualifications:

- Minimum five years single family mortgage loan underwriting experience.
- Possess good judgment, ability to accept responsibility and handle confidential information.
- Good at problem solving, researching, and decision making.
- Willing to work overtime, when needed, to maintain an acceptable response time to our production staff, as outlined by manager.
- Excellent communication skills, telephone, personal contact and written.
- Able to work as part of a team, as well as independently, and with people of diverse backgrounds.
- Maintain effective communication and working relationship with manager, co-workers, branches, home office departments, correspondents and brokers.
- Must be a self-starter, dependable, accurate in completing responsibilities with strong attention to detail and organizational skills.
- Professional in standards, skills and manner of dealing with others.
- Able to accept and facilitate change whether indicated by corporate needs, market, or regulatory requirements.
- Proficiency with MS Office (Excel and Word) and MS Outlook. Experience with PC Lender a plus.

Full Time Regular - Exempt – M-F - DOE

Offers of employment are subject to successfully passing credit and criminal background check.

Interested? Send a cover letter and resume to jobs@seattlebank.com. EOE