



**Title:** Government Underwriter (DE/VA)

**Location:** Santa Ana, CA (will also consider remote candidates to work from home in various cities/states)

### **Position Information**

The DE/VA Underwriter is responsible for the daily underwriting of new government loan submissions. The daily functions include, but are not limited to, sign off of conditions, approval of new loans, and recommend underwriting exceptions. Review loan to value ratio, credit reports, application and all submitted documentation to ensure loans meet investor and company standards.

### **Responsibilities**

- Review and underwrite new loan submissions, approve, decline or counter-offer
- Sign off on loan conditions and final approval of loans prior to funding in accordance with published turn times
- Examine loan application and supporting documentation to ensure accuracy and completeness, and that each loan meets secondary market, investor and company standards guidelines
- Serve as information source and underwriting support for production teams
- Work closely with Processing and Funding Departments to resolve complex issues, restructure loans as well as meet lock expirations and other deadlines
- Respond to Quality Control, Quality Assurance, and Post-Closing audits and issues in a timely manner
- Perform other duties as assigned, including assisting other team members and management when needed

### **Qualifications**

- Strong knowledge of VA and FHA/DE guidelines; Agency experience a plus
- Excellent interpersonal, written and oral communications skills
- Must be self-motivated and have the ability to work with limited supervision
- Ability to take initiative and responsibility
- Strong problem solving ability
- Organizational skills and attention to detail
- Ability to prioritize tasks
- Must work well under pressure
- Must have a high school diploma or equivalent
- Thorough understanding of underwriting guidelines (Fannie Mae and Freddie Mac), policies and procedures
- Working knowledge of DU and LP
- FHA Direct Endorsement/Chums authority, VA SAR/LAPP Designation preferred
- At least 1 year working in paperless environment
- Minimum 3-5 years of recent government first trust deed mortgage underwriting experience, including appraisal review

## **Salary and Benefits**

Our employees enjoy a competitive compensation and benefits package, which includes medical, dental, vision, life, and disability insurance, flexible benefits plan, 401(k) plan, and paid holidays, as well as vacation and sick leave.

## **To Apply**

Submit your resume and a cover letter describing how you meet the minimum qualifications and desired attributes.

\*\*\*Please note that job responsibilities can change at any time at the discretion of the company.