



MORTGAGE UNDERWRITER CONVENTIONAL / GOVERNMENT LOANS

Come Join Our Team!

MTG Services is management consulting company that works with more than 40 of the top mortgage lenders in the country. We have been engaged to help our clients actively recruit Mortgage Underwriters and Senior Underwriters with Conventional, FHA, or VA experience. We currently have dozens of openings and would love to talk to you.

The Mortgage Underwriter role is very important and requires the qualified candidate to be able to work under very tight deadlines while maintaining the highest level of accuracy. The primary responsibilities of the Mortgage Underwriter include:

- Review all documentation submitted as part of the mortgage application process to validate completeness and accuracy
- Recalculate a borrower's income and expenses based on the documentation provided, information contained in a credit report, and through various verification tools
- Validate the existence of sufficient assets required to close the loan
- Review title and appraisal to ensure both the property value is supported and the title meets agency requirements
- Review all derogatory information on the credit report and compare to the information submitted as part of the application process
- Validate lock rate, LTV, loan program, credit score and other information against guidelines
- Review final conditions and approve loans for closing
- Communicate with processors, closers, loan officers, branch managers, funders, post-closers and other areas regarding the loan decisioning process and requirements

Critical Requirements for all Candidates:

- Must enjoy working with a company that values its team members
- Minimum of five (5) years of underwriting experience spanning FHA, VA, and Conventional products
- FHA DE and VA SAR certification preferred
- Strong PC skill with experience in MS Office
- Experience in Encompass
- Knowledge of compliance and disclosure requirements
- Knowledge of closing, post-closing, and QC responsibilities
- Detail oriented and strong verbal / written communication skills
- Ability to work independently and handle multiple priorities under stringent timelines

Our clients offer above market compensation and benefits.