

## **UNDERWRITER – SINGLE FAMILY SPECIAL PROGRAMS**

**APPLICATION DEADLINE IS FRIDAY, JANUARY 29, 2016 AT 11:59PM**

**Division:** Single Family Programs  
**Reports to:** Assistant Director of Single Family Special Programs  
**Location:** Nashville, TN  
**Full-time/Part-time:** Full-time  
**Salary Grade:** 29  
**Monthly Salary Range Minimum:** \$3,023  
**FLSA Classification:** Non-exempt (01)

Critical features of this job are described under the headings below. They may be subject to change due to changes in our business processes or other business-related reasons.

**POSITION SUMMARY:** Processes and reviews Single Family's Special Program loan applications submitted by Non-Profit Partners, direct from consumer, and/ or from Originating Agents, assessing compliance/conformity with THDA program guidelines and all applicable state and federal regulations that may apply; recommends action, commitments and denials; maintains on-going communication with non-profit partners, lenders, consumers, etc.

### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

Essential duties and responsibilities include the following. Other duties may be assigned.

- Processes, inputs, and verifies incoming loan applications for Single Family Special Programs.
- Reviews loan applications to determine conformity and compliance to program guide.
- Requests additional documentation as needed to complete decision process.
- Recommends action to be taken for assigned loans.
- Works with the Assistant Director of Single Family Special Programs on day-to-day underwriting questions.
- Coordinates checks received with finance; transmits commitments; insures all funds are allocated properly.
- Prepares loan files for closing and works with closing agents or title companies to facilitate closings.
- Reviews pre-funding conditions; reviews requests for extensions or modifications of commitment and makes recommendations.
- Answers telephones, including the General Information Underwriting Line, in a businesslike manner giving general information to customers, non-profit partners, lenders, realtors, Originating Agents and potential new partners.

### **MINIMUM QUALIFICATIONS**

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

#### **Education and Experience:**

- High school diploma or equivalent GED.
- 3 years of processing or underwriting experience in the mortgage lending field.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

**Knowledge, Skills, Abilities, and Competencies:**

- Knowledge of loan processing and underwriting of Federal Housing Administration (FHA), Veterans Administration (VA), United States Department of Agriculture/Rural Development (USDA/RD), , Federal Home Loan Mortgage Corporation (FHLMC), Federal National Mortgage Association (FNMA) and Private Mortgage Insurance (PMI) companies.
- Good loan processing skills with knowledge of underwriting guidelines.
- Strong interpersonal skills.
- Excellent verbal and written communication skills.
- Maintains credibility through sincerity, honesty, and discretion.
- Maintains a high level of confidentiality.
- Builds and maintains positive relationships with internal and external constituents.
- Strong organizational skills.
- Strong time management skills; uses time effectively; consistently meets deadlines.
- Ability to exercise good judgment in evaluating complex situations.
- Ability to effectively adjust to frequent procedural changes.
- Documents regularly, thoroughly, accurately, and completely.
- High level of detail and accuracy.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, Outlook, and the internet; able to effectively adapt to and use other computer systems as needed for daily activities.

**Special Demands:**

The special demands described here are representative of those that must be met by a staff member to successfully perform the essential functions of this job.

- While performing the duties of this job, the employee is regularly required to sit; stand; use hands to finger, handle or feel; and talk and hear.
- The employee is occasionally required to walk; reach with hands and arms, and stoop, kneel, or crouch.
- Specific vision abilities required by this job include close vision, distance vision, and the ability to adjust focus.

**EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER**

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**APPLICATION MUST BE COMPLETED AND RESUME ATTACHED FOR CONSIDERATION**