Reliant Bank is a fast-growing community bank locally owned and operated in Brentwood, TN. We are currently seeking a Mortgage Underwriter to join the Reliant Bank mortgage division team. This is an excellent opportunity for a motivated professional to work in a challenging and rewarding environment. This exempt position reports to the Vice President of Mortgage Operations & Credit Risk Manager.

PURPOSE OF JOB

This position reviews residential mortgage loans and ensures the loans meet or exceed industry standards for investment quality and acceptable risk. During the review process, the underwriter reviews disclosures for compliance to state and federal laws and regulations. Employee reviews and understands various loan documents in an effort to rate the risk for default and potential for loss over the life of residential mortgage loans. Guidelines directing the underwriter's review may come from Fannie Mae, Freddie Mac, VA, FHA, USDA RD, Tennessee Housing, various investors, Reliant Bank, and state and federal regulators.

JOB DUTIES AND RESPONSIBILITIES

- Works with conventional and government insured or government guaranteed loans including but not limited to loans defined as; Fannie Mae, Freddie Mac, FHA, VA, THDA and Rural Development USDA;
- Reviews files with conforming and non-conforming loan amounts;
- Reviews credit reports, employment verifications, paystubs, tax returns, bank statements, divorce decrees, bankruptcy filings, and many other personal documents related to credit, income and assets;
- Reviews collateral related documentation such as appraisals, property surveys, inspection reports, title commitments, sales contracts, flood zone certificates and other real estate related documents;
- Compares the loan profile to prescribed guidelines;
- Validates the authenticity and integrity of documents provided;
- Communicates loan decisions to the appropriate personnel as directed by their supervisor;
- Assists post-closing coordinator in clearing additional conditions required by investors;
- Stays current on all agency investor, Federal, and state regulations and guidelines related to mortgage lending;
- Assists with internal and external audits as directed;
- Provides timely responses for loan decisions and condition clearing;
- Works with closing coordinator to properly close loans with the correct documents, terms and conditions required, and assists in making corrections when needed to close a loan and to meet deadlines;
- Serves as backup for various mortgage operations positions as needed;
- Attends seminars and training, reads industry related publications to stay current with loan products, guidelines, regulations and requirements;
- Promotes the Bank’s products and services whenever possible; participates in bank sponsored events and networking opportunities, volunteer opportunities, and endorses the Bank’s brand promise at every opportunity;
- Follows all regulatory rules and regulations, immediately reports any suspicious behavior
and/or situations that may result in criminal or emergency incidents, and completes all required training in a timely manner; and
• Performs other tasks and projects as needed.

JOB REQUIREMENTS AND QUALIFICATIONS

• College degree or equivalent professional experience related to residential mortgage loan underwriting required
• Minimum of three years of successful mortgage loan underwriting experience required
• Direct Endorsement (DE) and VA SAR designations (preferred)
• Comprehensive knowledge of Calyx Point or other loan origination system(s), and website housing investor guidelines such as “All Regs” and Optimal Blue
• Good Microsoft Office skills
• Ability to communicate effective through both verbal and written formats
• Work independently with minimal supervision. At times? I think that would be a consistent requirement.
• Ability to work effectively and accurately with internal and external customers to speed the loan review
• Ability to respond to questions and defend underwriting decisions in a professional and productive manner
• Must be flexible with regards to overtime requirements, including days longer than 8 hours or working weekends and holidays, as needed
• Ability to multi-task and handle interruptions while maintaining excellent organizational and attention to detail skills
• Strong commitment to outstanding customer service
• Must adhere to strict privacy policies using the utmost discretion with regard to borrower information.

Reliant Bank offers competitive compensation and full benefits including medical, dental, vision, health savings accounts, flexible spending accounts, life insurance, long term disability, and 401(k). Qualified candidates may submit their resume via e-mail to HR@reliantbankmortgage.com. Reliant Bank is an Equal Employment Opportunity/Affirmative Action Employer.

www.ReliantBankMortgage.com