



JOB POSTING NOTICE

Position: Mortgage Underwriter

Location: Sulphur Springs, TX

Hours: Monday - Friday: 8:00 am – 5:00 pm

POSITION PURPOSE

This position is responsible for serving as a liaison between the customer and the mortgage loan officer, as well as performing clerical duties associated with maintaining a high degree of efficiency in the mortgage loan department. This employee offers the customer the highest degree of service and promotes all Alliance Bank's products and services.

SKILLS, KNOWLEDGE, AND PHYSICAL REQUIREMENTS

1. Ability to read, write and speak the English language, bilingual helpful.
2. High School diploma or equivalency.
3. Four (4) years experience in banking or a job-related field and one (2) year of training and/or education in the field or a combination of education and experience providing equivalent knowledge.
4. Must possess excellent interpersonal communication skills and have the ability to deal with and respond to employees, customers, third party vendors, and salespersons with tact, diplomacy, and a sense of urgency.
5. Ability to work accurately under deadline situations and to adapt to a fast-paced environment.
6. Ability to present a professional demeanor at all times.
7. Ability to handle bank and customer transactions with a high level of confidentiality.
8. Schedules are prepared based on business needs and are subject to change at any time. This may include the need for evenings, weekends, or holiday coverage.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. Personify Alliance Bank's mission statement of *The best in all we do.*
2. Promotes Alliance Bank's culture through all interactions modeling the Alliance Bank way of Customer Experience.
3. Underwrite loan files to agency and investor guidelines.
4. Communicate errors/deficiencies to Mortgage Loan Processors/Closers.
5. Analyze credit, income, and assets on a loan-by-loan basis to properly assess individual risk and promptly provide underwriting decisions to Mortgage Originators.
6. Review property documentation including title commitments, sales contracts, insurance, and flood determinations.
7. Review and analyze appraisals for value and compliance in accordance with industry requirements and communicate with appraisers on corrections or changes and supplemental information.
8. Demonstrate the ability to independently make sound decisions based on the creditworthiness of the applicants based on established underwriting guidelines, Bank policies, procedures, knowledge, and experience.
9. Provide exceptional customer care (both internal and external) in a manner that
10. Issue appropriate documentation for FHA, VA, and USDA approvals (credit package and appraisals).
11. Review disclosures during underwriting for trends in non-compliance

***This is a summary of the requirements and essential functions.
The full job description is available upon request.***

Qualified applicants should submit a resume to HR@Alliancebank.com.



AN EQUAL OPPORTUNITY EMPLOYER