

DE Underwriter FHA/VA

Bay Equity LLC is a direct lender operating in the heart of San Francisco's financial district. Our Mortgage Banking services provide customers in the Western United States with efficient funding for conforming loans. Our mission is straight forward: deliver great Price & Service.

We are currently looking for experienced FHA/VA Underwriters with an active CHUMS # and LAPP approval.

Primary responsibilities include:

- Underwriting FHA & VA Wholesale and Retail loans
- Updating data in LOS
- Reviewing incoming documentation and confirming data integrity
- Reviewing and analyzing appraisals, prelim and purchase contracts
- Making decisions on the credit worthiness of the borrower
- Issuing loan approval, counter offers, or denials

Qualified Applicants will have:

- 5+ years experience in FHA & VA underwriting/processing
- Underwritten FHA & VA loans within the last year
- Full understanding of FHA and VA guidelines
- Excellent analytical & communication (verbal and written) skills. Also the ability to work in a fast paced environment and multi-task.
- Knowledge of federal and state laws pertaining to the mortgage-banking industry (i.e. TILA, ECOA, etc.)
- Experience using automated underwriting systems (DU), Point & Datatrac
- Have the ability to work independently as well as part of a team

We offer a comprehensive benefit package including; medical, dental, 401k, and paid time off
Compensation based on experience.

Please include cover letter with salary requirements and the job title in the subject line when responding along with your resume to hr@bayeq.com. For more information on Bay Equity please see our website at www.bayeq.com and search the section Careers. You can also apply on our website.

Bay Equity is an Equal Employment Opportunity Employer

Location: Dublin Operations Center