

## **Underwriter**

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.

### Requirements:

- Reviewing applications for completeness
- Updating data in DataTrac & Calyx Point
- Acting as the primary point-of-contact for customers
- 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

### Qualifications:

- 5+ years experience in an A-Paper Mortgage Lending as an underwriter
- Great analytical skills
- Knowledge of federal and state laws pertaining to the mortgage-banking industry (i.e. TILA, ECOA, etc.)
- Expertise in and experience providing value-added customer service in a fast-paced environment
- Experience using automated financial- and/or loan-tracking systems
- Strong communication skills and ability to effectively interact with customers and realtors

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

For more information on Bay Equity please see our website at [www.bayequityhomeloans.com](http://www.bayequityhomeloans.com)