

JOB DESCRIPTION

Mainstreet Community Bank of Florida
1812 Ridgewood Avenue ~ Holly Hill, FL 32117

Residential Mortgage Underwriter

Status: Full time – Salary - Non-Exempt

Reports to: This position reports directly to the Mortgage Division Manager.

Education/Experience Required: A High School Diploma or equivalent. Minimum of five years underwriting experience.

Performance Requirements: Must be analytical with solid math and auditing skills. Detail oriented with excellent research and decision making ability, and be able to work accurately under pressure. Current knowledge of regulations regarding mortgage lending and familiarity with both conventional and government mortgage policies. Excellent computer skills; proficiency with word processing and knowledge of automated systems used in loan underwriting. Excellent customer service and communication skills.
.Occasional travel may be required for training or other business related issues.

Specific Job Functions:

- Underwrite mortgages to all government and investor guidelines
- Perform other duties as assigned by management.
- Assists bank in maintaining compliance with their BSA Program and USA Patriot Act.
- Demonstrates compliance with Customer Rights to Confidentiality and Privacy and maintains an environment of security and trust.

COMPLIANCE

All associates have a responsibility to understand the Bank's BSA/AML Program, the procedures outlined in it, and to follow the Program and procedures in carrying out their duties. When an associate has supervisory responsibilities, he or she will make certain that his/her staff understands the responsibilities to comply with applicable regulatory issues and internal programs, policies and procedures. Any associate that fails to adhere to the BSA/AML Program or commits other violations of the Code of Conduct may be subject to disciplinary action up to and including termination.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job the employee is regularly required to sit, stand, use hands to finger, handle or feel, reach with hands and arms, and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

NOTICE

- ✓ This position description in no way states or implies that these are the only tasks to be performed by the employee occupying this position. The employee will be required to follow any other instructions and to perform any other job-related duties.
- ✓ Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the employee will possess the abilities and aptitudes to perform each task proficiently.
- ✓ Ability means to possess and apply both knowledge and skill.
- ✓ This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
- ✓ This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
- ✓ All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
- ✓ Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
- ✓ This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

***Job descriptions and duties may be modified when deemed appropriate by management.**