

BankSouth[®]

M O R T G A G E

Underwriter III

Atlanta, GA

BankSouth Mortgage has an immediate opening for an Underwriter III at our Atlanta, GA location. The Underwriter III would be responsible for underwriting all types of mortgage loans and act as delegated underwriter for conventional, FHA, VA, and USDA mortgage loans as well as specialty program mortgage loans. This position reports directly to the SVP, Operations Manager and is responsible for making quality credit decisions on mortgage loans, to ensure compliance with Agency, GSE, BankSouth Mortgage, and Investor Guidelines.

Essential Functions:

- Obtain and verify loan application documentation
- Obtain and evaluate credit history and quantify borrower's ability to repay the loan
- Determine & verify origin of funds being used for purchase
- Verify borrower's collateral & assets
- Ensure that appraisal, loan-to-value or other requirements meet governmental and institutional requirements for funding
- Document reasons for approval/denial of loan application and place documentation in loan file

Qualifications/Experience:

- Position requires attention to detail, accuracy and ability to coordinate and prioritize workday efficiently. Must work efficiently and accurately under pressure
- Above-average interpersonal skills
- Excellent research and decision-making abilities
- Analysis skills with solid math and auditing capabilities
- Computer proficiency including, but not limited to desktop underwriting, word processing, spreadsheet, database software
- Minimum of a two (2) year degree in business, finance or related field; bachelor's degree preferred
- Must be able to underwrite conventional, FHA, VA, and USDA mortgage loans
- Desired candidate must have their LAPP and DE designations
- Minimum five (5) years prior underwriting experience

Qualified individuals should apply online at www.banksouthmortgage.com/careers.

BankSouth Mortgage is an Equal Employment Opportunity (EEO) Employer committed to diversity in the workplace. It does not discriminate against any qualified employee or applicant on the basis of age, race, color, sex, religion, national origin, disability, protected veteran status, genetic data, gender identity, sexual orientation or other legally protected status.