Tennessee Housing Development Agency

MORTGAGE OPERATIONS FLOATER

APPLICATION DEADLINE IS THURSDAY, NOVEMBER 12, 2026 AT 11:59PM

Division: Single Family Loan Operations
Reports to: Mortgage Underwriting Manager
Location: Nashville, TN
Full-time/Part-time: Full-time
Salary Grade: M
Monthly Salary Range Minimum: $5,151
FLSA Classification: Exempt (03)

Critical features of this job are described under the headings below. They may be subject to change due to changes in our business processes or other business-related reasons.

POSITION SUMMARY: Provides flexible support across file in-take, processing, underwriting and lender support functions to ensure production goals, compliance requirements and pipeline deadlines are met.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Essential duties and responsibilities include the following. Other duties may be assigned.

- Serves as primary back-up to Mortgage Coordinators and Underwriting during staff absences or high production; moves between work units based on volume demands and operational priorities.
- Adjust assignments to address volume fluctuations, staffing shortages, and critical pipeline deadlines.
- Maintains productivity and quality standards regardless of assigned function(s).
- Reviews and validates loan files for completeness, accuracy, and compliance with agency, investor, and program requirements.
- Identify documentation deficiencies and coordinate corrections with lenders and/or internal staff.
- Assist management in monitoring loan pipeline activity and assists with workload balancing.
- Reviews and clears underwriting conditions and issues loan approval.
- Serve as a resource for lenders regarding submission requirements, loan status, and condition resolution.
- Communicate effectively with lenders, investors, and internal stakeholders to resolve issues and facilitate workflow completion.
- Supports other areas in the division as necessary or as time allows; is cross-trained and responsible for other duties as specified by the Mortgage Underwriting Manager and the Director.

MINIMUM QUALIFICATIONS

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

Education and Experience:

- High school diploma or equivalent GED.
- Three years of directly related mortgage underwriting approval experience or quality control compliance required; five years of experience is preferred.
- Government delegated underwriting authority, preferred.
- Experience working in a deadline-driven, fast paced environment
- Recent employment in the mortgage banking underwriting/compliance field is required.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

Knowledge, Skills, Abilities, and Competencies:

- Adaptable and able to transition seamlessly between work assignments.
- Knowledge of Federal Housing Administration (FHA), Veterans Administration (VA), United States Department of Agriculture/Rural Housing Service (USDA/RHS), Federal Home Loan Mortgage Corporation (Freddie Mac), Federal National Mortgage Association (Fannie Mae) and Private Mortgage Insurance (PMI) regulations.
- Knowledge of CFPB closing guidelines.
- Ability to effectively manage multiple tasks and duties.
- Strong interpersonal skills.
- Strong problem-solving skills and initiative.
- Excellent verbal and written communication skills.
- Builds and maintains positive relationships with internal and external constituents.
- Strong organizational, communication and customer service skills.
- Strong time management skills; uses time effectively; consistently meets deadlines.
- Ability to adjust to frequent procedural change.
- Documents regularly, thoroughly, accurately, and completely.
- High level of detail and accuracy.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, Outlook, and the internet; able to effectively adapt to and use other computer systems as needed for daily activities.

Special Demands:

The special demands described here are representative of those that must be met by a staff member to successfully perform the essential functions of this job.

- While performing the duties of this job, the employee is regularly required to sit; stand; use hands to finger, handle or feel; and talk and hear.
- The employee is occasionally required to walk; reach with hands and arms, and stoop, kneel, or crouch.
- Specific vision abilities required by this job include close vision, distance vision, and the ability to adjust focus.

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BENEFITS: THDA offers an excellent benefits package: medical, dental, vision, and life insurance options; disability insurance; retirement plans; flexible benefit pre-tax accounts for medical, dependent care, transportation, and parking; annual leave and sick leave that begin accruing after the first month of employment; and 11 paid holidays per year. We also offer work-life balance opportunities through alternative work schedules, flexible schedules, and telecommuting.

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PLEASE VISIT OUR WEBSITE AT WWW.THDA.ORG AND FOLLOW THE ONLINE APPLICATION INSTRUCTIONS