

MORTGAGE COORDINATOR - LOAN UNDERWRITING

Deadline to apply: Monday, April 13, 2026

This position requires you to live within a 200-mile radius of our Nashville, TN office.

This position is required to be in the office for at least the first week for hands-on training.

After training is completed, your in-office time is at least twice per month, and upon Management request.

Division: Single Family Loan Operations

Reports to: Mortgage Underwriting Manager

Location: Nashville, TN

Full-time/Part-time: Full-time

Salary Grade: L

Monthly Salary Range Minimum: \$4,562

FLSA Classification: Non-exempt (01)

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: Reviews mortgage loan applications submitted by Originating Agents, assessing pre-purchase quality control including compliance/conformity with organization regulations and Federal Housing Administration (FHA), Veterans Administration (VA), United States Department of Agriculture/Rural Development (USDA/RD), Federal Home Loan Mortgage Corporation (Freddie Mac), Federal National Mortgage Association (Fannie Mae) and Private Mortgage Insurance (PMI) regulations and determining action to be taken; maintains on-going communication with lenders, realtors, consumers, etc.

ESSENTIAL DUTIES AND RESPONSIBILITIES

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

- Reviews loan applications to determine conformity and compliance to Agency and THDA's guidelines.
- Accurately verifies loan information in loan origination system; reviews automated underwriting findings to verify accurate content of mortgage loan file.
- Accurately reviews for all required loan disclosures, including verifying all parties of the transaction have been screened against applicable exclusionary lists.
- Runs Mavent, credit soft pull and retrieves Loan Product Advisor Feedback certificate.
- Ensures documentation is in file for underwriting to accurately review and determine household and qualifying income eligibility for potential homeowners for the Mortgage Revenue Bond (MRB) and Mortgage Backed Security (MBS) programs.
- Works with Mortgage Underwriting Manager, Senior Underwriters and/or Director of Loan Operations on day-to-day underwriting questions; requests additional documentation and follow up with lenders if needed.
- Determines actions to be taken for assigned loans, seeking Manager or Senior Underwriter guidance if needed.
- Maintains a high level of written and oral communication with Originating Agents to ensure accurate and timely receipt of all required documentation.
- Reviews outstanding/pended documentation in a timely manner; transmits commitments Works closely with post-closing to review pre-funding conditions; review requests for extensions or modifications of commitment.
- Establishes and maintains relationships by answering the General Information Underwriting Line, in a businesslike manner giving technical program support to lenders, realtors, potential new Originating Agents, and borrowers.
- Offers support to other areas in the division, as necessary or as time allows.

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.
- Two years of experience in mortgage lending as a senior processor or junior underwriter required; three years of experience is preferred.
- Experience working in a deadline-driven, fast paced environment.
- Certified Residential Underwriting designation, preferred.
- Recent employment in the mortgage banking field is preferred.

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:

- Knowledge of loan processing and underwriting of FHA, VA, USDA/RD, Freddie Mac, Fannie Mae and PMI companies.
- Good loan processing skills with knowledge of underwriting guidelines.
- Ability to successfully and accurately complete assigned work in a fast-paced environment.
- Strong interpersonal skills.
- Excellent verbal and written communication skills.
- Maintains credibility through sincerity, honesty, and discretion.
- Maintains a high level of confidentiality.
- Builds and maintains positive relationships with internal and external constituents.
- Strong organizational skills.
- Strong time management skills; uses time effectively; consistently meets deadlines.
- Ability to exercise good judgment in evaluating complex situations.
- Ability to adjust to frequent procedural changes.
- 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.

EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER