

SENIOR MORTGAGE LOAN UNDERWRITER

Deadline to apply: Friday, April 3, 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: M
Monthly Salary Range Minimum: \$5,100
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: Reviews mortgage loan applications submitted by Originating Agents, assessing 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 and relationships with lenders, realtors, consumers, etc.

ESSENTIAL DUTIES AND RESPONSIBILITIES

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

- Reviews loan applications timely to determine conformity and compliance to Agency and THDA's guidelines; determines actions to be taken.
- Accurately reviews and determines household and qualifying income eligibility for potential homeowners for the Mortgage Revenue Bond (MRB) and Mortgage Backed Security (MBS) programs; works directly with OA regarding any inaccuracies with the income.
- Accurately verifies loan information in loan origination system, updates information if needed; reviews automated underwriting findings to verify accurate and complete documentation provided in the mortgage loan file; works directly with the lender regarding any deficiencies.
- Reviews application disclosures to ensure loan and timing meets CFPB, RESPA and other federal guidelines.
- Reviews appraisals to determine properties meet Agency and THDA's guidelines.
- Seeks guidance from the Mortgage Underwriting Manager and/or Director of Loan Operations as needed. Maintains a high level of written and oral professional communication with Originating Agents to ensure accurate and timely receipt of all required documentation for a timely loan closing.
- Reviews outstanding/pended documentation in a timely manner; transmits commitments, and Enforceable Obligation Letter (if required) to lender Provides initial review of exception requests and obtains final approval from Manager and/or Director; including extension and/or modification of commitment requests.
- Manages pipeline in a timely manner to ensure closing deadlines and rate lock expirations are not exceeded.
- Establishes and maintains relationships by answering the General Information Underwriting Line or SFAsk email box, in a businesslike manner; subject matter expert providing technical program support to lenders, realtors, potential new Originating Agents, borrowers and other internal Divisions.
- Offers support to other areas in the division, as necessary or as time allows.
- Works closely with post-closing section to update commitments, review "at closing" conditions or resolve closing issues.

Senior Mortgage Loan Underwriter (Coordinator 3)

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12/4/2025 by Meg Palmer

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 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:

- Proficient in underwriting guidelines for FHA, VA, USDA/RD, Freddie Mac, Fannie Mae and PMI companies.
- Knowledge of mortgage regulatory requirements; RESPA, TIL, TRID, CFPB
- 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 while implementing agencies requirements/guidelines.
- 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, Allregs 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