



Job Posting

POSITION TITLE	Mortgage Underwriter
DEPARTMENT / LOCATION	Round Rock
SALARY	Commensurate with Experience
FLSA STATUS	Non-Exempt
POSTING DATE	4/12/2021

R Bank's foundation is our community, our customers, our employees, our shareholders and our bankers. We are a locally owned and operated business with a value proposition of developing a high touch relationship with our customers while providing high tech solutions to their financial needs. The technology that we employ allows us to provide a state of the art banking experience in a relaxed environment.

GENERAL DESCRIPTION/PURPOSE:

This position will work closely with team members and clients in order to help evaluate and determine the eligibility of loan applications. The Mortgage Underwriter's responsibilities include, but are not limited to, analyzing and verifying loan applications, evaluating risks, and making loan eligibility decisions.

COMPANY GENERAL POLICY & PROCEDURE:

The requirements listed below are representative of the knowledge, skill, and/or ability required. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The competence of the employee in performing his or her job duties will be demonstrated, maintained and improved on an ongoing basis.

The statements contained in this position description reflect the general duties considered necessary to describe the principal functions of the job as identified and shall not be considered a detailed description of all the work requirements that may be inherent in the position.

DUTIES AND RESPONSIBILITIES:

- Authorizing and underwriting loans.
- Reviewing and verifying loan applications as well as all supporting documentation.
- Analyzing loan risk and requesting additional information as necessary.
- Preparing reports on assessment findings.
- Making loan eligibility decisions and approving or rejecting applications.

- Documenting and effectively communicating reasons for the approval or rejection of loans.
- Returning applications with additional documentation to the loan officer for review.
- Reviewing and specifying loan conditions as necessary.
- Ensuring compliance with company policies and guidelines, all while adhering with all regulatory standards.
- Other duties as assigned.

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:

- High school diploma or equivalent
- 2 or more years loan underwriting experience
- Experience with Encompass preferred
- Extensive knowledge of computer operations (i.e. email, Microsoft Word, Microsoft Excel, etc.) and other standard office machinery
- Demonstrated ability to learn and use new software and programs
- Ability to fluently speak, read and write in English
- Strong analytical and interpersonal skills
- Ability to meet deadlines
- Detail oriented with the ability to organize and prioritize work
- Flexible and adaptable; able to work under pressure and handle sensitive information in a confidential manner
- Basic knowledge of computer and other office technology operations

PREFERRED KNOWLEDGE, SKILLS, AND ABILITIES:

- Ability to speak Spanish

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee 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 talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle or feel; reach with hands and arms; climb or balance; stoop, kneel, or crouch. The employee must frequently lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

BENEFITS PACKAGE:

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, EAP, and R Best Foot Forward program. You can learn more about R Bank and our services at www.r.bank.

APPLY:

If you meet all of the minimum qualifications for this position and would like to apply, please email along with your updated resume to HumanResources@r.bank.

R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, sexual orientation, age, veteran status or disability.