

## Career Opportunity

PromiseOne Bank is a community bank that would serve our community and its diverse population. As a community oriented commercial bank, we offer small business, commercial loans, mortgage loans, and customary banking services such as deposit products. We started our banking operation from our main branch in Gwinnett County and have expanded our geographic footprints to Dekalb and Fulton Counties in GA. We, also, have opened first out-of-state branch in Houston, Texas in 2019. In addition, we have loan production offices in New York, Texas, and Colorado. With this rapid growth, we are looking for new talents in following area(s):

**[Job Title] Entry Level Mortgage Underwriter** in **Mortgage Lending Department**

### **[Job Overview]**

The Underwriter will be responsible for examining loan documentation for accuracy and completeness; is involved in one or several types of mortgage lending including portfolio loans. Must be able to underwrite retail loans within the company and industry guidelines. The Underwriter will also be working with Loan Originators, and Processors to secure all required documents.

The essential job functions for the Underwriter include:

- Underwrites Portfolio Program loans to verify for completeness, accuracy, and compliance
- Develops and maintains multiple loan product guidelines offered by the company
- Reworks loans to new terms, identifies additional conditions as needed to insure a viable credit decision
- Reviews and evaluates borrower(s) profile including but not limited to all income documentation, tax returns, credit reports, preliminary report, judgments, bankruptcy documents and appraisals
- Analyzes and calculates income documentation such as personal and business income statements and ensures all necessary documentation is requested to support final loan decisions
- Determines accuracy and completeness of files; ensures processes are consistent
- Maintains a sound knowledge of secondary market activity, practices, and business/industry practices as they impact underwriting quality and origination activity
- Maintains pre-established service level standard of decisions within a 48-hour time frame set by the company

### **[Requirements/Qualifications]**

- Bachelor's degree in Business, Finance, or Accounting or equivalent combination of education and experience.
- 3 to 5 years in mortgage loan processing and/or 1-2 years of mortgage underwriting experience.
- Excellent communication skills, high level of computer literacy, strong analytical and organization skills. Outstanding customer service skills with strong attention to detail
- Able to work independently, self-driven, highly motivated and results-oriented.



Must be fluent in English or bi-lingual in Chinese/English or Korean/English is preferred

### **We offer competitive compensation and excellent benefit package**

- Medical, Dental, Vision, & Life Insurance
- 401(k), Paid Vacation and Sick Leave

**If you are interested in working with us, please email your resume\* to [Career@promiseone.bank](mailto:Career@promiseone.bank)**

\*Document submitted will not be returned.

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