



## Mortgage Underwriter

### Role Overview:

The Mortgage Underwriter is responsible for evaluating and underwriting residential mortgage loan applications in accordance with investor guidelines, regulatory requirements, and the Bank's credit standards. This role balances sound credit judgment with a customer-focused mindset, supporting timely, accurate decisions while maintaining strong relationships with loan officers and internal partners. All positions at Grand River Bank require dedication and commitment to the Bank's core values: Live the Platinum Rule, Do the Right Thing, and Make it Happen. *Position can be full-time or part-time, with a minimum of 24 hours per week.*

### About the Role

- Review and underwrite residential mortgage loan applications, including conventional, equity, and portfolio loans, in accordance with investor, regulatory, and Bank guidelines
- Analyze borrower creditworthiness by evaluating income, assets, liabilities, credit history, property value, and risk factors
- Ensure loan files are complete, accurate, and well-documented prior to approval, suspension, or denial
- Issue clear, well-documented underwriting decisions and conditions
- Communicate effectively with loan officers, processors, and closing staff to resolve questions and move files forward efficiently
- Identify and escalate higher-risk or exception requests as appropriate
- Maintain compliance with federal and state regulations, including TRID, ECOA, HMDA, and Fair Lending requirements
- Review and assess property appraisals to support sound credit decisions while ensuring compliance
- Participate in quality control reviews, audits, and post-closing reviews as needed
- Contribute to continuous improvement of underwriting processes, tools, and service levels
- Serve as a trusted resource to lending staff by providing guidance on underwriting guidelines and risk considerations
- Performs other related duties as assigned

### About You:

- Strong understanding of residential mortgage underwriting guidelines and risk assessment
- Working knowledge of Fannie and Freddie guidelines, MSHDA, FHA and VA a plus
- Ability to interpret tax returns, financial statements, and complex income scenarios
- High attention to detail with the ability to balance accuracy and efficiency
- Sound judgment and the ability to make independent, well-supported credit decisions
- Strong communication skills and a collaborative, team-oriented approach
- Commitment to delivering an excellent internal and external customer experience
- 5+ years of residential mortgage underwriting experience
- Experience with LOS systems and automated underwriting systems
- Knowledge of community bank or portfolio lending a plus
- High school diploma required; college coursework in finance, business, or related field preferred.