



400 Locust St., Ste. 330
Des Moines, IA 50309
goomortgage.com
515-313-0580

Non-Qualified Mortgage Underwriter (non-QM) in Arizona

Specific Qualifications

- This is a remote position. To be considered, candidates must reside in the state of Arizona and have 3-5 years of frontline non-QM underwriting experience and experience in Encompass. Candidate must be licensed with the NMLS and have a current Mortgage Loan Originator license in Arizona (or able to become licensed within the first 90 days of employment).

Responsibilities

- Be primary point of contact as subject matter expert (SME) assisting salesforce and business partners in structuring eligible loans in conjunction with the Company's third-party originators.
- Analyze mortgage loan files, including the application, income, and credit documentation along with collateral to ensure compliance with company policies and adherence to the non-QM lender; experience with FNMA, FHLMC, FHLB, and USDA is preferred
- Assess the risk for each loan application for potential fraud or misrepresentations and ensure that all fair lending compliance policies are followed.
- Ensure the documentation is consistent and adheres to company, industry, and Investor guidelines.
- Recommend credit decisions to management for requests exceeding assigned lending authority of Conforming Loan Limits and Non-Conforming Loan Limits
- Use-escalation process for decisions that may not meet underwriting policies and procedures.
- Researches, analyzes, and responds to internal and external customer questions and concerns in order to come to an agreeable solution
- Communicates effectively with client on outstanding requirements and conditions
- Meets Gooi Mortgage policy on turn time requirements for the review of new and resubmitted files
- Identify and develop underwriting policy and procedure recommendations to improve underwriting and risk management practices
- Underwriter will work to exceed customer's expectations
- Keep up to date with all guideline and system changes

Qualifications

- MUST HAVE 3-5 YEARS RECENT NON-QM EXPERIENCE AND RESIDE IN ARIZONA
- MUST HAVE EXPERIENCE WORKING WITH ENCOMPASS 360 POS SYSTEM
- Five+ years underwriting residential mortgage loans
- Strong analytical skills including interpreting complex data with accuracy
- Working knowledge of Non-QM and conventional products
- Thorough understanding of underwriting policies and procedures, including investor guidelines
- Ability to make independent judgement calls based on regulatory knowledge
- Able to build and maintain professional relationships with clients, customers, and co-workers
- Time management and organizational skills to effectively prioritize multiple objectives and achieve volume goals



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- Excellent verbal, written and interpersonal communication skills
- Basic Microsoft office skills
- Must pass background screening
- Must be licensed with NMLS and have a current Mortgage Loan Originator license in Arizona (or able to become licensed within the first 90 days of employment)

Benefits

- Family-oriented culture that values work/life balance
- Comprehensive health, dental, vision and short-term disability insurance
- Long-term disability, life and accidental death & dismemberment insurance provided at no cost to employee
- Voluntary 401(k)
- PTO and paid holidays

If you meet the specifications of Arizona residency and 3-5 years non-qualified mortgage underwriting experience, please send resume to careers@gooimortgage.com.