

## POSITION DESCRIPTION

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FLSA STATUS (check one):

Exempt:     X      
Non-Exempt:           

**POSITION TITLE:** **SENIOR UNDERWRITER**

**SALARY GRADE:**

**DIVISION/DEPARTMENT:** **LENDING ADMINISTRATION**

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### Reporting Relationships:

Position Reports to: Chief Credit Officer

Positions supervised: None

### Position Purpose:

- Provides a professional level of underwriting skills to the lending division to support loan approvals and loan modifications.
- Ensures underwriting standards are applied consistently to promote a high quality credit portfolio.

### Essential Functions and Basic Duties:

- Compiles, organizes, and analyzes business and financial data for Multi-Family, RE Commercial, and Commercial credits on a timely manner.
- Analyzes financial statements, tax returns, and other records. Calculates financial ratios, including global cash flow analysis.
- Based on established underwriting standards, uses analysis to make recommendations for approval or denial of loan or alternative approaches.
- Prepares written and statistical reports, as required, to support recommendation, and reviews with the Chief Credit Officer.
- Performs loan modifications and makes necessary recommendations.
- Performs other duties as assigned.

### Supervisory/Management Responsibilities:

- None.

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### **Qualifications**

#### **Education:**

- Graduation from accredited 2 or 4-year College or University, leading to a degree in business or finance, or the equivalent experience.

#### **Required Knowledge:**

- Knowledge of basic accounting.
- Advance knowledge of all financial statements and entity agreements.
- Advance knowledge of underwriting principles as they apply to lending.
- Knowledge of personal computers and applicable software, generally including spreadsheet, excel, database, and word processing programs.

#### **Experience Required:**

- 3 to 5 years of underwriting and related accounting, credit, lending or other financial experience.

#### **Skills/Abilities:**

- Good mathematical skills.
- Good computer skills.
- Ability to analyze business and financial data.
- Ability to incorporate Bank's core values into working relationships with customers, brokers, and team members, to communicate openly and honestly, and to positively adapt to change.

### **Mental and Physical Requirements/Working Conditions**

#### **Mental Requirements:**

- Ability to read and interpret general business documents and to write business reports and correspondence.
- Ability to apply common sense understanding to carry out instructions furnished in written, oral or diagram form, and to deal with problems involving several variables in standardized and non-standardized situations.
- Ability to calculate figures and amounts such as discounts, interest, commissions and percentages.

#### **Physical Requirements:**

- Uses fingers and hands to make small movements, e.g. typing, using office equipment.
- Normal talking, hearing, and seeing.
- Sedentary work; sits most of the time- but also involves some standing and lifting of files and other documents.

#### **Working Conditions:**

- Works in a typical office environment.