



Secondary Market Mortgage Loan Underwriter
Geneseo, IL – Administration Center
Full Time – Exempt Salaried

Central Bank Illinois is seeking qualified applicants for the position of Secondary Market Mortgage Loan Underwriter. This position serves as Underwriter for the entire bank serving all markets.

The Underwriter is responsible for underwriting FNMA Secondary Market residential mortgage loans, including analyzing, approving, denying or modifying submitted loan requests. Must ensure applications comply with all federal regulations and all FNMA underwriting guidelines and requirements. Must ensure Secondary Market loan files contain all documentation to support the loan request prior to funding with FNMA. This position works closely with the bank's Compliance Officer and Secondary Market Loan Officer to stay abreast of rules and regulations, as well as controls, policies and processes to mitigate loan loss risk. The Underwriter also underwrites in-house residential mortgage loans when requested.

Candidates should have a minimum of an Associates Degree and at least 2-5 years of previous banking or secondary market mortgage loan underwriting experience. Applicants must be able to analyze credit data and exercise judgment with approving or declining residential loan requests. They should be proficient in the use of FNMA Desktop Underwriter as well as Microsoft Excel and Word. They should possess knowledge of federal laws and regulations governing such lending. The ideal candidate must have strong interpersonal and communication skills with the ability to work with bank staff and loan officers throughout the bank.

Qualified and interested applicants should send resume and cover letter to:

Central Bank Illinois
Denise Ward, Human Resource Officer
101 North State Street
Geneseo IL 61254

Or email to: recruiter@central-bank.com.

Equal Opportunity Employer – Posted 05/17/2023