



## SENIOR MORTGAGE UNDERWRITER

**Farmers Bank of Kansas City** is growing and in need a highly motivated, experienced Sr. Underwriter. As a new member of our team, the Sr. Underwriter will work on-site to evaluate residential loan application packages and determine program eligibility and credit worthiness of the consumer.

### Job Functions:

- Underwrite residential mortgage loans in accordance with FNMA, FHLMC, FHA, and VA internal guidelines ensuring compliance with company and investor standards.
- Review and analyze borrower profiles, credit reports, title reports, income documentation and assets, including complex business returns.
- Review appraisals for accurate property valuation.
- Demonstrate proficiency in automated underwriting applications and ability to assess results.
- Manage individual pipeline on a daily basis by completing new underwriting reviews, condition reviews, and other underwriting tasks within established turn times.
- Communicate with processing and sales to provide updates, clarification on outstanding conditions and deficiencies identified on loans, and to assist in interpreting underwriting guidelines.
- Work with the post-closing team to resolve any issues.
- Provide loan scenario support to sales and processing teams.

### Qualifications:

- Minimum 5 years recent full time Mortgage Underwriting experience (Required)
- Proficiency with DU and LP, FHA Connection, and VA Portal
- Knowledge of FHMA, FHLMC, FHA, and VA guidelines
- Active DE Chums and VA SAR required
- Self-starter, self-reliant, dependable, ability to work within and meet specific time restraints
- Flexibility in decision making with strong problem solving skills
- Customer service driven
- Must be able to work overtime as needed

Job Type: Full-time

### Experience:

- Underwriting: 5 years (Required)

Farmers Bank offers a comprehensive benefit package including PTO, Health and Life Insurance, 401K/Profit Sharing, and other benefits.

**FARMERS BANK AND TRUST IS AN EQUAL OPPORTUNITY EMPLOYER –  
Minority/Female/Veteran/Disability**

Applications can be printed online at [www.farmersbankks.com](http://www.farmersbankks.com) or picked up at any branch.

Please return applications to:

ATTN: HUMAN RESOURCES  
P.O. BOX 267  
GREAT BEND, KS 67530  
FAX (620) 792-6925

or by email to: [humanresources@farmersbankks.com](mailto:humanresources@farmersbankks.com)