

Secondary/In-House Mortgage Underwriter

Location: Myrtle Beach or Murrells Inlet, SC (In-Person Only)

At The Citizens Bank, we believe community banking is about more than loans—it's about helping families achieve their dreams while building lasting relationships. We're seeking an experienced **Secondary/In-House Mortgage Underwriter** to join our Mortgage Lending team in Murrells Inlet, South Carolina.

This is an **in-person position** designed for someone who values collaboration, accessibility, and working closely with loan officers to provide exceptional service to our customers.

Position Summary

The Secondary/In-House Mortgage Underwriter is responsible for underwriting residential mortgage loans while ensuring compliance with investor, agency, and bank guidelines. This individual will work closely with loan originators, processors, and closers to deliver timely, accurate lending decisions and provide an outstanding customer experience.

Primary Responsibilities

- Underwrite conventional, FHA, USDA, VA, and portfolio mortgage loans.
- Evaluate credit, income, assets, collateral, and overall borrower risk.
- Ensure compliance with:
 - Fannie Mae
 - Freddie Mac
 - FHA
 - VA
 - USDA
 - Bank policies
 - Federal and state regulations
- Review appraisal reports and identify any collateral concerns.
- Issue approvals, conditions, suspensions, or denials with clear documentation.
- Communicate underwriting conditions with processors and loan officers.
- Partner with the Secondary Marketing function to ensure investor eligibility.
- Maintain productivity while meeting service level expectations.
- Participate in pre-closing quality reviews as needed.
- Assist with post-closing and investor documentation questions.
- Stay current on underwriting guideline updates and regulatory changes.
- Support internal audits and quality control initiatives.

Qualifications

Required

- 5+ years of residential mortgage underwriting experience

- Current experience underwriting agency loans
- Strong knowledge of:
 - Desktop Underwriter (DU)
 - Loan Product Advisor (LPA)
 - Guaranteed Underwriting System (GUS)
 - Conventional guidelines
 - FHA
 - VA
 - USDA
- Knowledge of TRID, RESPA, ECOA, HMDA, and Fair Lending regulations
- Excellent analytical and decision-making skills
- Strong written and verbal communication skills
- Detail-oriented with excellent organizational skills
- Ability to work collaboratively with loan officers and processing staff

Preferred

- DE or SAR designation (preferred but not required)
- Experience in community banking
- Experience underwriting portfolio loans
- Familiarity with Encompass mortgage systems or similar platforms
- Bachelor's degree or equivalent experience

What We're Looking For

We're seeking someone who:

- Exercises sound judgment while maintaining excellent customer service
- Communicates underwriting decisions clearly and professionally
- Thrives in a collaborative, team-oriented environment
- Understands that every file represents a customer, not just a loan
- Values accuracy, integrity, and responsiveness

Why Join The Citizens Bank?

- Competitive salary
- Comprehensive benefits package
- Paid time off and holidays
- Retirement plan
- Professional development opportunities
- Stable, growing community bank
- Collaborative work environment
- Opportunity to make a meaningful impact in the communities we serve

Work Location

Myrtle Beach or Murrells Inlet, SC