

The **Mortgage Underwriter & Operations Team Lead** is responsible for evaluating residential mortgage loan applications and making sound credit decisions in accordance with credit union policy, investor guidelines, and applicable federal and state regulations. This role is member focused, detail oriented, and collaborative, supporting both loan quality and an efficient, positive member experience.

In addition to underwriting responsibilities, the Mortgage Underwriter & Operations Team Lead serves as a resource to the mortgage team by assisting with complex loan scenarios, providing cross functional coverage, and sharing expertise to support operational consistency.

Duties

- Review and decision residential mortgage loan files by analyzing income, assets, credit, and collateral, and issuing approvals, denials, and counter offers in an efficient and timely manner. Communicate underwriting decisions and conditions clearly to processors and loan officers.
- Ensure all supporting documentation, including appraisals, title, and verifications, is accurate, complete, and compliant with Fannie Mae, investor, and internal portfolio guidelines
- Ensure loans comply with all applicable federal, state, and investor requirements, including ATR/QM, ECOA, HMDA, and internal lending policies
- Act as a key problem solving resource by communicating underwriting decisions clearly and collaborating with loan officers, processors, closers, servicing staff, and management to resolve complex scenarios and file issues
- Provide backup support across mortgage operations, including processing, closing, and servicing, as needed to maintain workflow continuity during absences, high-volume periods, or complex situations
- Support operational consistency by identifying workflow efficiencies, assisting with documentation and procedure maintenance, supporting audits and reporting, and serving as a knowledgeable resource for underwriting guideline interpretation and scenario review
- Perform other job related duties, projects, or special assignments as needed to support departmental objectives and the overall mission of the credit union

Evergreen Credit Union offers an amazing benefits package including medical, dental, vision, a 401(k) plan with organization match and core funding, short-term and long-

term disability, generous PTO, tuition assistance, identity theft protection, and—most importantly—an amazing workplace culture! If you are a hard worker dedicated to providing world-class service and want to be a part of a team that loves where they work, we encourage you to apply! If you are interested, please send your resume to Laura Briggs, VP of Training & Development, at lbriggs@egcu.org.

Evergreen Credit Union was founded in 1951 and proudly serves individuals, families and local businesses throughout Cumberland, Oxford, Androscoggin, Sagadahoc, and Lincoln counties. We strive to benefit our members, neighbors, and community organizations by donating our time and resources. We have been successful thanks in large part to the personal, caring service our employees offer. Evergreen aspires to treat our employees as well as they treat our members. We look for employees who are dedicated to hard work, excellent service, and the community. Learn more about our Community Partners on our website at <https://www.egcu.org>.

Evergreen Credit Union is an Equal Opportunity Employer and does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including gender identity and gender expression, national origin, citizenship status, age, disability, genetic information or veteran status.

EOE/Minorities/Females/Vet/Disabled