



Chinese-Bilingual Mortgage Underwriter (Full-Time)

Work location: Southern CA or Northern CA

We have offices in Monrovia, San Gabriel, Diamond Bar, Ontario, Irvine, San Jose, Pleasanton, Fremont

Website: <https://www.transglobalus.com/introduction/our-staff/lending-realty-mortgage-department>

We are looking for an experienced Mortgage Underwriter to evaluate and determine the eligibility of loan applications. The main responsibilities include analyzing and verifying loan applications, evaluating risks, and making loan eligibility decisions. A successful underwriter should be able to exercise sound judgment based on detailed analysis and ensure all documentation is in compliance with the relevant regulations.

Responsibilities:

- Authorizing and underwriting loans
- Reviewing and verifying loan applications and supporting documentation
- Analyzing loan risk and requesting additional information as necessary
- Preparing reports on assessment findings
- Making loan eligibility decisions and approving or rejecting applications
- Reviewing and specifying loan conditions as necessary
- Ensuring compliance with regulatory standards
- Ensuring compliance with company policies and guidelines
- Documenting and effectively communicating reasons for the approval/rejection of loans
- Returning applications with additional documentation to the loan officer for review

Qualifications:

- ✓ Degree in business, banking, finance, or a related field
- ✓ Minimum 3 years of experience in mortgage underwriting
- ✓ Highly organized and able to prioritize
- ✓ Good communication skills, both verbal and written
- ✓ Detail-oriented with strong data analysis skills
- ✓ High mathematical aptitude
- ✓ Good working knowledge of mortgage loan processing and relevant legal regulations
- ✓ Proficiency in Microsoft Office and automated underwriting systems (Calyx Point and Encompass)
- ✓ Bilingual in Chinese is preferred

Benefits:

- Negotiable salary depending on experience. Health insurance in 90 days, 401(k) after 1 year.
- Paid personal leaves and paid sick leaves in 90 days, paid vacation after 1 year

TransGlobal is the largest Asian General Agency in the US with 27 office location focusing on financial services including mortgage, commercial, and private lending, real estate, life insurance, annuity, property & casualty insurance, health insurance, and financial advisory.

* To apply, please forward your resume and cover letter to rachel.chang@transpacificagency.com