**Junior Underwriter Program**

Essent is excited to offer an entry level Junior Underwriter opportunity which is designed to educate and provide the employee with a solid foundation of financing and underwriting principals in the mortgage insurance industry.

Employees will participate in a 10-week training Program where they will learn critical aspects of mortgage loan underwriting including but not limited to: standard loan file documentation, credit analysis, calculation of income and assets, appraisal analysis and other related loan file documentation.

Upon successful completion of the training program, employees will shadow experienced Underwriters and be assigned to underwrite low-to-medium complex loans according to established production and quality metrics.

Candidates apply to [HR@essent.us](mailto:HR@essent.us)

**Primary Responsibilities:**

* Underwrite mortgage insurance application files for acceptable risk based on published guidelines. Support Underwriting Department by clearing conditions and effectively responding to underwriting questions.
* Review and analyze credit and collateral documents to ensure compliance with lender, GSE and Essent guidelines in order to provide timely decisions to lenders.
* Achieve all underwriting quality, productivity and service level goals. Comply with all established policies and procedures.
* Work closely with Lenders and the Essent’s Business Development Team for guidelines and process clarification.
* Provide exceptional customer service to all internal and external customers. Demonstrate effective communication skills to maintain positive relationship with Essent lenders, employees and departments.
* Participate in training, staff meetings and other duties as assigned by management.

**Minimum Qualifications:**

* Bachelor’s degree in Risk Management or Data Analytics preferred.
* A minimum of zero (0) years of experience processing and/or underwriting mortgage loans.

***Knowledge, Skill and Ability Requirements****:*

* Superior interpersonal and customer service skills; capable of presenting difficult responses/findings in a positive manner while preserving client relationships and/or identify and escalate to appropriate manager as warranted.
* Highly organized with excellent communication skills, both written and verbal.
* Ability to make timely decisions with specific information provided, identify root causes, and document decision-making process.
* Experienced user of Microsoft Office suite, inclusive of Word, Excel, & PowerPoint. Technologically savvy and comfortable learning new computer systems and software.
* Ability to embrace and work effectively with technology and innovation.
* Ability to manage specific work load, maintaining daily productivity goals while working towards the larger team or corporate goals.
* Ability to stop/start and change tasks without a loss of productivity. Ability to work independently with limited supervision, and research information for answers as warranted.
* Strong collaboration and teamwork focus, with ability to work productively as part of a team and as an individual contributor
* Self-motivated and detail-oriented.
* Ability to work overtime as required.

**About Essent Guaranty, Inc.** Founded in 2008, we are a private mortgage insurer, approved by Fannie Mae and Freddie Mac and licensed nationwide. We offer private mortgage insurance, also known as mortgage guaranty insurance, MI or private MI, for single-family mortgage loans in the United States, providing private capital to mitigate mortgage credit risk for lenders and investors. This, in turn, allows lenders to make additional mortgage financing available to prospective homeowners. We are focused on managing risk and dedicated to serving as a strong and fair counterparty. As a company, we bring strong private capital and a commitment to risk management to the mortgage insurance industry.

Our commitment to your success is enhanced by our competitive salary. We work to maintain a positive environment for our employees, where people can learn and grow with the company. Essent is an Equal Opportunity Employer.