



**Essent Guaranty, Inc.** offers private mortgage insurance for single-family mortgage loans in the United States. Essent provides private capital to mitigate mortgage credit risk, allowing lenders to make additional mortgage financing available to prospective homeowners. Headquartered in Radnor, Pennsylvania and rated BBB+ by Standard & Poor's and Baa2 by Moody's, Essent Guaranty, Inc. is licensed to write mortgage insurance in all 50 states and the District of Columbia, and is approved by Fannie Mae and Freddie Mac.

**Title: Contract Underwriter**

**Location: Phoenix, AZ**

We are searching for mortgage insurance and/or mortgage loan underwriting professionals responsible for the review and decision of mortgage insurance applications and compliance underwriting for acceptable risk to Essent Guaranty and acceptability to Investors. Your ability to enforce corporate credit policy while maintaining strong client relationships is the primary focus in this position.

**As a dynamic and resourceful professional, we will rely on you to perform the following duties:**

- Underwrite mortgage insurance application files for acceptable risk based on published guidelines and credit policy. Execute tasks to meet established internal processes with coordinated communication within functional areas.
- Communicate closely with Lender Clients for guideline and process clarification in addition to submission status.
- Underwrite mortgage loan applications for acceptability and adherence to specific investor criteria and requirements. Compliance with Lender procedures and protocol in addition to coordinating with Essent management is critical.

**Minimum Qualifications:**

- High School diploma required. College degree preferred.
- 5+ years' experience in the mortgage banking industry with specific mortgage insurance industry experience desirable. Practical experience in mortgage underwriting and customer service required.
- Team player. Able to effectively engage and interact with Business Development staff, corporate staff, and client personnel.
- Superior customer service skills.
- Experienced user of Microsoft Office suite and ability to work effectively with imaging and workflow systems.
- Ability to work independently with minimal supervision. Self-motivated and detail oriented mandatory.
- Excellent organizational, technical and relationship skills.
- Excellent written and verbal communication skills.
- Capable of presenting difficult responses in a positive manner to protect client relationships.

Our commitment to your success is enhanced by our competitive salary and comprehensive benefits package including paid time off, medical, dental, vision, 401(k) and disability benefits. 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.