



FAIRWAY AMERICA

Title: **Underwriter**
Classification: Full-Time, Exempt
Department: Credit and Underwriting
Reports to: Chief Credit Officer
Location: Portland, Oregon
Salary Range: Negotiable

HELP ME TAKE FAIRWAY AMERICA TO THE NEXT LEVEL!

"As President of Fairway America, I am looking for an experienced and dedicated loan Underwriter to review loan packages, assess risk, and make recommendations for conditions and approval. Accurate and complete underwriting of risk is a foundation of our success."

Matt Burk, President/Chief Credit Officer

At Fairway America, we are committed to our **core values**:

Focused, Driven and Committed
Accountable and Responsible
Interdependence and Collaboration
Respect, Trust and Integrity
Winning Attitudes
Approachable, Open Communication
You Make Fairway Fun!

These values are alive at our company and we live them every day while pursuing our purpose of *"Honorably doing worthwhile deals that create value, wealth, dignity and superior returns for all parties involved"*. If a deal is not worthwhile for everyone (our borrowers, investors, referral sources, and Fairway America) we'd rather not do it at all.

For the "A player" looking for something special and who can answer "yes" to all of the following questions, this is the opportunity for you.

- Are you analytical by nature?
- Do you enjoy looking through files and documentation and assessing risk?
- Do you enjoy being part "private detective"?
- Are you seeking meaning and purpose in your career?
- Do you hate office politics as much as we do?
- Are you seeking an atmosphere of open and direct communication, clear and mutually established priorities and expectations, and a culture of accountability?
- Are you professional and results driven, and committed to win?
- Do you exceed people's expectations of you on a regular basis?
- Do you have a passion to succeed?

- Do you want to make a big mark on the success of our company that can be clearly seen by everyone?

If you answered "yes" to these questions, we want to meet you!

Our Company

Fairway America is a successful locally owned and privately funded commercial real estate lending and investment firm. Through a simplified and streamlined process, Fairway America provides financing solutions for people who are unable or unwilling to get financed by more traditional lending sources. Everyday, Fairway America helps borrowers solve difficult problems, meet pressing deadlines, or take advantage of excellent opportunities. While assisting these borrowers, we also enable our investors to earn above average returns they are unable to get elsewhere. As many brokers and lenders have gone out of business or are struggling mightily, our conservative lending approach has enabled us to weather this storm and positioned us to take advantage of unprecedented market opportunities while helping people who are otherwise unable to locate financing.

The Position

Fairway is seeking an exceptional underwriter to play a vital role in the loan origination process by reviewing loan packages in a timely manner as well as protecting our investors by making intelligent, well thought out recommendations.

Responsibilities

- Analyze all aspects of loan files – including credit, income & property.
- Work with Loan Officer to structure new deals.
- Make recommendations to Chief Credit Officer for approving or declining a loan as well as what conditions to require.
- Work with 3rd party vendors in all aspects of the loan process (appraisers, title companies, environmental inspectors, etc.).
- Review loan submissions and issue Conditional Loan Approvals in accordance with Investor and Bank guidelines.
- Verify all documentation and perform necessary calculations (such as debt-to-income ratios, debt coverage ratios, etc).
- Review and clear approval conditions as required.
- Work with Field Underwriter on property valuations.
- Work with Loan Processor and Closer/Funder to ensure smooth and timely loan closings.
- Work with Servicing Manager on any underwriting related issues involving loans Fairway has closed.

Qualifications

At Fairway America, your values, abilities, and demonstrable track record of success are more important than direct experience. That being said, an ideal candidate would have the following:

- 5+ years relevant experience in loan underwriting, preferably some commercial.
- Bachelors degree in Accounting, Finance, Economics, Real Estate or other related fields or similar combination of education and experience.
- Highly developed analytical, research and written/oral presentation skills.
- Ability to problem-solve and exercise independent judgment while displaying a high degree of initiative and accuracy.

- Demonstrated ability to organize & prioritize projects; complete multiple tasks on schedule.
- Ability to work productively under minimal supervision.
- Must be proficient in Excel, Word, and Microsoft Office. (Salesforce a plus).
- Strong work ethic and pro-active team player able to work effectively under sometimes stressful conditions.

Benefits

Fairway America is committed to maintaining a motivated, positive work environment full of great people who share, demonstrate, and live our core values. Take pride in working for a company that lives its core values, vision and mission/purpose and continually provides tangible value and benefit to its employees, brokers, borrowers and investors. Our benefits include:

- Excellent base salary
- Individual bonuses based on performance
- Company profit sharing participation (no waiting period)
- Medical & dental coverage
- Matching 401K plan
- Cafeteria plan (section 125 plan)
- Short term disability policy
- Company paid ongoing training and personal development
- Vacation, personal time off and company paid holidays
- Outstanding working environment
- Family friendly atmosphere and culture
- Working with other "A players" with a burning desire to win

Apply

If you feel you are an "A player", are up for our challenging, demanding, and rigorous hiring process, and would like to join a dynamic, growing company, please begin your application process by going to our career center at:

<http://fairwayamerica.com/jobopp13.php>

Phone calls are not accepted.