



## ***DS Assistant Manager -Senior Retail Loan Underwriter***

Job Title:	DS Assistant Manager - Sr. Retail Loan Underwriter	Status:	Full time
Department:	Dealer Services	Reports To:	Dealer Services Manager
Prepared By:		Prepared Date:	February 2017
Approved By:		Approved Date:	

This position oversees all aspects of underwriting and loan processing to ensure proper workflow. The Dealer Services Assistant Manager / Senior Retail Loan Underwriter works closely with the Dealer Services Manager to identify training needs, track performance, coach and motivate the underwriting and loan processing team.

### ***Essential Duties and Responsibilities***

This list of duties and responsibilities is not all-inclusive and may be expanded to include other duties and responsibilities as Management may deem necessary from time to time.

- Review financial statements, credit reports and applicable ratios (i.e. debt ratios, loan-to-value)
- Work with DS Manager to maintain a department organizational structure sufficient to meet all goals and objectives. To include, staffing needs, staff training, motivating, and development
- Recommend changes to the underwriting guidelines to Executive staff
- Manage relations between the sales and underwriting departments
- Responsible to inform direct report of staffing issues / needs, training needs, , purchasing policies and procedures, and all other items as pertains t the department and its effectiveness.
- Work with IT and programmer to enhance speed and efficiency in department, including ideas for enhancement of operating system, dealer website, dealer on line system.
- Work with finance department to maintain / enhance the transmittal and wire process
- Work with legal department to maintain all legalities surrounding our documents.
- Continuously work with staff to enhance customer service in our efforts to create raving fans.

## ***Knowledge/Skills Required***

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- 2 or 4 year College education with emphasis in business.
- Knowledge and understanding of the underwriting policies
- 2 years minimum management experience including, Ability to communicate effectively with staff in a positive, problem solving manner.
- Global thinker: Ability to see the company as a whole and recognize the relationships between each department
- Understanding of databases; design and implementation from the front end to the back end
- Excellent computer (Microsoft Word/Excel) and typing skills
- Excellent communication skills
- Strong Emphasis on having a customer service background

### *Language Skills*

Ability to read, analyze and interpret general business periodicals, professional journals, technical procedures or governmental regulations. Ability to write reports, business correspondence and procedure manuals. Ability to effectively present information and respond to questions from groups of Managers, customers and employees of the organization.

### *Mathematical Skills*

Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to compute rate, ratio and percent.

### *Reasoning Ability*

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.

### *Physical Demands*

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit and use hands to finger, handle or touch objects, tools or controls. The employee regularly is required to talk and hear. The employee is regularly

required to stand, walk, ascend/descend stairs and to occasionally stoop, kneel, crouch or crawl. The employee must occasionally lift and/or move up to 20 pounds, usually waist high, up to 50 feet away. Specific vision abilities required by this job include close vision and the ability to adjust focus.

*Work Environment*

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Employee Signature \_\_\_\_\_ Date: \_\_\_\_\_

The above statements reflect the general details necessary to describe the principle functions of the occupation described and shall not be construed as a detailed description of all the work requirements that may be inherent in the occupation.