

PRE - SCREEN QUESTIONS - (Lending Division)
Two pages

Name: _____ Date: _____

Address: _____ City: _____ State: _____

Telephone: _____ Email: _____

Availability Date: _____ Status: **TEMP** **TEMP TO HIRE** **PERMANENT ONLY**

1. How many TOTAL years of experience with: **PROCESSING** **CLOSING** **UNDERWRITING** of **RESIDENTIAL** or **COMMERCIAL** loans do you have? _____ Were they **FHA, VA, and conventional**? Were they **1st mortgages, 2nd mortgages, refinances**, etc? *(Please list which ones they've worked on).*

2. What were your specific tasks? Did you have to actually validate all docs e.g. pay stubs, tax returns, assets, etc. OR do loans come in decisioned? Did you have to collect docs and interface with customer to get them?

3. How far did you take the loan? *(if they say from beginning to end, have candidate explain).*

4. Do you have **FHAVA** experience? _____ How many have you done? _____ or
What percentage is your current pipeline is **FHA? VA?** _____ When was the last time they did a government loan?

5. Bond Experience? _____ What have you done with Bonds?

6. Ever deal directly with Construction Companies/Builders? _____ How so?

7. Any Non-conforming Loan Experience?

8. How many loans do you have in your typical pipeline on a monthly basis that YOU are dealing with on your own? _____ What percentage actually closed? _____ What's the most you've carried?

9. What time frame is your turn around with loans? *(That is from what point to what point).*
10. Do you interface with loan officers? _____ How? To what extent?
How many loan officers do they work with at any given time?
11. What systems (loan tracking systems do you use or have experience with/on?
12. Any additional mortgage experience that might be beneficial?
13. Have you reviewed credit reports and FICO scores? Do you know how to read them?
14. Do you have experience doing income analysis figuring debt to income ratios?
15. Do you possess any underwriting experience?
16. Do you know what satisfies underwriting conditions?
17. Where were you last working? Why are you looking to make a change?
18. How much over time do you current work? Are you able to work overtime? How much?