

Mortgage Underwriter Job Interview Questions And Answers



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Mortgage Underwriter Interview Questions And Answers Guide.

Question - 1:

How do you prioritize your work?

Ans:

Depends on the situation... I like to label certain tasks as either A B or C...A being the one that requires immediate attention, and C which are tasks that aren't urgent but eventually need to get done... I like to focus my work As Mortgage Underwriter on the things that need to get done, and done quickly... While balancing the other work alongside our first priorities.

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Question - 2:

What experience do you have As Mortgage Underwriter?

Ans:

The employer would want to know that not only you can do the job but you can make the difference and bring significant contribution - Simple as that.

No doubt that this is your time to perform and present yourself - You have to introduce/sell yourself to the interviewer. Prepare your answer based on your qualification, professional experience and what you've already achieved in your previous jobs. This is your time to express why you think that your professional abilities fit into the job and its requirements.

Top 10 employment experience you'd want to review:

- * Companies you worked for with dates
- * The positions you've held
- * Key projects and responsibilities
- * Achievements
- * Coursework & continues education
- * Expertise
- * Tools you used (software, hardware)
- * Knowledge of languages
- * Engagement with customers and key industry leaders
- * Team work you were involved (and your contribution)

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Question - 3:

Why do you want this job As Mortgage Underwriter?

Ans:

This question typically follows on from the previous one. Here is where your research will come in handy. You may want to say that you want to work for a company that is Global Guideline, (market leader, innovator, provides a vital service, whatever it may be). Put some thought into this beforehand, be specific, and link the company's values and mission statement to your own goals and career plans.

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Question - 4:

Why was there a gap in your employment As Mortgage Underwriter?

Ans:

If you were unemployed for a period of time, be direct and to the point about what you've been up to (and hopefully, that's a litany of impressive volunteer and other mind-enriching activities, like blogging or taking classes). Then, steer the conversation toward how you will do the job and contribute to the organization: "I decided to take a break at the time, but today I'm ready to contribute to this organization in the following ways."

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Question - 5:

Explain me about a challenge or conflict you've faced at work As Mortgage Underwriter, and how you dealt with it?

Ans:



In asking this interview question, your interviewer wants to get a sense of how you will respond to conflict. Anyone can seem nice and pleasant in a job interview, but what will happen if you're hired?. Again, you'll want to use the S-T-A-R method, being sure to focus on how you handled the situation professionally and productively, and ideally closing with a happy ending, like how you came to a resolution or compromise.

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Question - 6:

If you have seven white socks and nine black socks in a drawer, how many socks do you have to pull out blindly in order to ensure that you have a matching pair?

Ans:

if the first one is one color (say, white), and the second one is the other color (black), then the third one, no matter what the color, will make a matching pair. (Sometimes you're not supposed to think that hard.)

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Question - 7:

What is it about this position As Mortgage Underwriter that attracts you the most?

Ans:

Use your knowledge of the job description to demonstrate how you are a suitable match for the role.

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Question - 8:

What makes a product successful?

Ans:

Basing on the monetization, these questions give you the chance to prove your personal try. Do not show extremely your optimism and pursue the unreality. Give your answers the reality.

It is useful to predict a five to ten- year- scenario of expectations in order to gain your targets that you set up and it is the period of time to see how your plans and targets are performed.

Therefore, the quality of the product and marketability of the mentioned industry need to be highlighted. This will help you to achieve the interviewer's attention and insurance to you personality and you can get the honest and long- term goals.

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Question - 9:

What was the most difficult employee situation you found yourself As Mortgage Underwriter? How did you overcome the problem?

Ans:

One of employees was conflicting with other and colleague who was prove his was wrong hi denied and was invite union to defend him but we have prove his wrong and I was facing disciplinary action.

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Question - 10:

What's a time you disagreed with a decision that was made at work?

Ans:

Everyone disagrees with the boss from time to time, but in asking this interview question As Mortgage Underwriter, hiring managers want to know that you can do so in a productive, professional way. "You don't want to tell the story about the time when you disagreed but your boss was being a jerk and you just gave in to keep the peace. And you don't want to tell the one where you realized you were wrong,". Tell the one where your actions made a positive difference on the outcome of the situation, whether it was a work-related outcome or a more effective and productive working relationship.

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Question - 11:

Describe to me the position As Mortgage Underwriter you're applying for?

Ans:

This is a "homework" question, too, but it also gives some clues as to the perspective the person brings to the table. The best preparation you can do is to read the job description and repeat it to yourself in your own words so that you can do this smoothly at the interview.

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Question - 12:

Do you have any question regarding this job As Mortgage Underwriter?

Ans:

Never ask Salary, perks, leave, place of posting, etc. regarded questions. Try to ask more about the company to show how early you can make a contribution to your organization like "Sir, with your kind permission I would like to know more about induction and developmental programs?" OR Sir, I would like to have my feedback, so that I can analyze and improve my strengths and rectify my shortcomings.

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Question - 13:

Do you have good computer skills?

Ans:

It is becoming increasingly important for medical assistants to be knowledgeable about computers. If you are a long-time computer user with experience with



different software applications, mention it. It is also a good idea to mention any other computer skills you have, such as a high typing rate, website creation, and more.

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Question - 14:

Explain me about your experience working in this field As Mortgage Underwriter?

Ans:

I am dedicated, hardworking and great team player for the common goal of the company I work with. I am fast learner and quickly adopt to fast pace and dynamic area. I am well organized, detail oriented and punctual person.

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Question - 15:

How do you plan to go by an example for your subordinates?

Ans:

Sticking to the rules by yourself, working hard and not mind participating on basic tasks is a good answer.

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Question - 16:

How would you motivate your team members to produce the best possible results?

Ans:

Trying to create competitive atmosphere, trying to motivate the team as a whole, organizing team building activities, building good relationships amongst people.

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Question - 17:

What do you know about the company?

Ans:

Any candidate can read and regurgitate the company's "About" page. So, when interviewers ask this, they aren't necessarily trying to gauge whether you understand the mission-they want to know whether you care about it. Start with one line that shows you understand the company's goals, using a couple key words and phrases from the website, but then go on to make it personal. Say, "I'm personally drawn to this mission because..." or "I really believe in this approach because..." and share a personal example or two.

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Question - 18:

What do you think we could do better or differently?

Ans:

This is a common one at startups. Hiring managers want to know that you not only have some background on the company, but that you're able to think critically about it and come to the table with new ideas. So, come with new ideas! What new features would you love to see? How could the company increase conversions? How could customer service be improved? You don't need to have the company's four-year strategy figured out, but do share your thoughts, and more importantly, show how your interests and expertise would lend themselves to the job.

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Question - 19:

What is your biggest achievement?

Ans:

Quality work to be is about doing work to the require or set standard, which is very important when it comes to warehouse operations.

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Question - 20:

What kind of salary do you need As Mortgage Underwriter?

Ans:

This is a loaded question and a nasty little game that you will probably lose if you answer first. So, do not answer it. Instead, say something like, that's a tough question. Can you tell me the range for this position? In most cases, the interviewer, taken off guard, will tell you. If not, say that it can depend on the details of the job. Then give a wide range.

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Question - 21:

What schedule do you hope to work? Are you willing to work extra hours?

Ans:

Be honest. If you really want the job and are willing to work any schedule needed, say so. If, however, you have no intention of working late hours or weekends, simply let the interviewer know the hours that you are available to work. The same applies to extra hours. You are more likely to be hired if you are willing to work any time you are needed. However, saying that you are willing and then complaining about the hours once you start working is a recipe for disaster.

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Question - 22:



Give an example of a time you successfully worked As Mortgage Underwriter on a team?

Ans:

On the whole I prefer to stick to doing what I'm told rather than setting myself up to fail by doing things off my own bat. But there was this one time when I suggested to my boss at the pizza parlor that she try offering an 'all you can eat' deal to students to boost trade on Mondays. She thought it was an interesting idea but nothing ever came of it.

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Question - 23:

What five words would describe you as Mortgage Underwriter?

Ans:

The hiring manager requests this of you because she wants to know more about your individual personality. This list can reveal a lot to her about who you are and how you might fit into the workplace. Your answer also gives the manager an indication of your self-perception, which is a good indicator of the type of employee you will be.

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Question - 24:

What do you know about our company?

Ans:

You always want to make sure that you're pretty familiar with the company that you're interviewing with. Nothing looks worse than a candidate who knows nothing about the company they say they're interested in working for. Find out everything you can about the company, its culture and its goals. You will also want to know how the company is positioned in its market as well as who its major competitors are.

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Question - 25:

How long do you want to work for us if we hire you?

Ans:

Here being specific is probably not the best approach. You may consider responding, "I hope a very long time." Or "As long as we're both happy with my performance."

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Question - 26:

Have you ever you have been in a position As Mortgage Underwriter where you've had to fire someone? How did you feel about that experience?

Ans:

Be very thoughtful about your answer. This is a very serious matter for most companies and requires a very serious answer. You need to express that you will do it when it is the right thing to do but you don't want to give the impression that you're callus to the process. Don't forget that firing is not the same as laying someone off - it typically is for the direct benefit of the company.

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Question - 27:

What do you consider to be your greatest strength?

Ans:

There isn't any right answer. Just make sure to make your response positive and true. A few good examples include: Your ability to solve complex problems, Your ability to work well on a team, Your ability to shine under pressure, Your ability to focus in chaotic situations, Your ability to prioritize and organize, Your ability to cut through the fluff to identify the real issues, Your ability to influence other positively. If your strength relates to the position in question that will be more beneficial - but again be honest, don't create a strength for yourself just because you think it will sound good.

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Question - 28:

Explain me about a problem or disagreement you had with previous supervisor?

Ans:

This question is trap. It is meant to see whether or not you'll speak poorly of an employer. No one wants to hire someone who's going to speak poorly of them down the road. Stay upbeat and positive - and most of all don't say anything negative about a previous employer.

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Question - 29:

Are you able to relocate if required?

Ans:

Be completely honest and thoughtful with this one. You don't want to wake up one to find out that you're moving to a new city or state and it may be a major factor in your eligibility for employment. But again, if you don't want to move then the job probably isn't for you.

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Question - 30:

Tell me about a time when you helped resolve a dispute between others?



Ans:

Be sure to discuss a very specific example. Tell the interviewer what methods you used to solve the problem without focusing on the details of the problem.

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Question - 31:

Tell me about the most fun you have had on the job?

Ans:

When answering this question, discuss situations where you completed tasks benefitting your previous employers.

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Question - 32:

Your client is upset with you for a mistake you made, how do you react?

Ans:

Acknowledge their pain - empathize with them. Then apologize and offer a solution to fix the mistake.

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Question - 33:

Give me an example of a time when you set a goal and were able to meet or achieve it?

Ans:

Show that you set great goals and the process and steps you took to achieve it. Details really matter here.

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Question - 34:

What do you consider to be your greatest achievement so far and why?

Ans:

Be proud of your achievement, discuss the results, and explain why you feel most proud of this one. Was it the extra work? Was it the leadership you exhibited? Was it the impact it had?

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Question - 35:

What do you aspire to be?

Ans:

Discuss your aspirations for the near, immediate and long term. You want to show them you are thinking of making an impact now as well as the future.

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Question - 36:

What are you passionate about?

Ans:

Ask yourself - what are your core passions that you wake up excited to act on each and every day? Ask yourself what makes you happy or drives you - is it helping others? Is it making money? Is it creating something? Is it about changing the world? Etc.

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Question - 37:

What skills do you bring to the table?

Ans:

Think of your skill sets with regards to: analytical skills, interpersonal skills, communication skills, computer skills, presentation skills, management skills, sales skills and so forth.

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Question - 38:

What do you feel you deserve to be paid?

Ans:

Do your research before answering this question - first, consider what the market average is for this job. You can find that by searching on Google (title followed by salary) and globalguideline.com and other websites. Then, consider this - based on your work experience and previous results, are you above average, if yes, by what % increase from your pay today from your perspective? Also - make sure if you aim high you can back it up with facts and your previous results so that you can make a strong case.

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Question - 39:

How have you shown yourself to be a leader?

Ans:



Think about a time where you've rallied a group of people around a cause / idea / initiative and successfully implemented it. It could be a small or large project but the key is you want to demonstrate how you were able to lead others to work for a common cause.

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Question - 40:

How long do you envision yourself staying with this company?

Ans:

Understand that companies invest a lot of money into hiring the right staff. You want to emphasize that you are in it for the long run and you want to develop a career there and that it's not just a "5 month stepping stone" type of a job. You should be thinking how you're going to grow with that company. After all, don't you want to invest your energy and time with a company that is going to continue to be successful and one that will help you grow?

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Question - 41:

What does "collaboration with teammates" mean to you?

Ans:

Drinking at the water cooler together is not the best example. Think of how you can collaborate with teammates to generate new ideas, to create initiatives to impact the business' success for the better (specifically in the department that you're applying for). For example, if you're applying to marketing, collaboration could mean discussing new ways of social media advertising to reach an audience of over a million people to strengthen the brand awareness of the company.

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Question - 42:

Do you value recognition or pay more? Why?

Ans:

Either preference is fine, but just remember you have to be able to explain why. If you say recognition, then back that up by describing how achievement really carries weight with you and how you like to feel valued in the work that you do because it validates that you're helping your teammates / customers and so forth. If you choose money, you can also explain that is important to you as validation and you can highlight how money is important to you because of your goals (financial security, providing for your family, and so forth). The key is to be authentic with your answer. However, if you say you value pay more because you're greedy - know that doesn't align usually to most company's values/vision.

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Question - 43:

What are your thoughts on failure?

Ans:

Failure happens. It's a part of life. The key is understanding that you can't be perfect at everything and more importantly you're going to learn from failures to come out stronger.

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Question - 44:

Why are you the best fit for this job As Mortgage Underwriter?

Ans:

Analyze the job responsibilities and match those to your skills sets. Then discuss how your experience and skills sets can truly create the best impact to the company in that specific job role. Impact could mean marketing impressions, sales, cutting costs, making products more efficiently, creating better customer service, engineering new designs that create customer excitement, etc.

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Question - 45:

What qualities do you believe are important to have as a manager?

Ans:

Great managers tend to empower their employees to be successful through strong coaching. They understand how to manage relationships - this is commonly referred to emotional intelligence. They have to be able to handle both client and staff situations that require them to be calm under pressure to clearly think of solutions to complex problems. Most importantly they must be able to articulate the vision to the team and inspire them to work together to collectively achieve that goal

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Question - 46:

What's the most rewarding work you've ever done and why?

Ans:

Companies love it when you discuss how you've made an impact on your teammates, clients, or partners in the business or in school. It should be rewarding because of the hard work and creative process that you've put into it.

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Question - 47:

What general trends do you see in our industry?

Ans:

Examine what's happened in the industry in the last 5 - 10 years and how it's evolved and then look at what both the company and analysts are saying about the future



of that industry in which that company competes in. Read trade magazines / online sources in that industry as well to make sure you stay up to date on trends.

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Question - 48:

What have you done to improve yourself in the last year As Mortgage Underwriter?

Ans:

Discuss how you've improved yourself through work experiences, books you've read, classes, club(s) / extracurricular activities and describe the process on how it's happened. For example: I've improved my presentation skills tremendously because I've had to do 2 presentations this year for my communications class.

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Question - 49:

What were the responsibilities of your last position As Mortgage Underwriter?

Ans:

If you want to show your ambition, you can discuss how you haven't reached all of your goals yet and in that sense aren't satisfied. However, if you want to discuss satisfaction from your job discuss an experience in which you achieved something.

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Question - 50:

What techniques and tools do you use to keep yourself organized As Mortgage Underwriter?

Ans:

Utilizing a calendar, having a notebook with your "to do" list, focusing on your top 3 priorities each and every day, utilizing a systematic way of storing documents on your computer (like box.net)

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Question - 51:

What are you most proud of?

Ans:

You should be proud of all your achievements As Mortgage Underwriter! We just don't have time to hear them all as interviewers most likely. Focus on 1 really good achievement that showcases characteristics like the following: Integrity, competitiveness, resourcefulness, intelligence, persistence, and so forth.

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Question - 52:

What negative thing would your last boss say about you?

Ans:

"He/She wouldn't say anything bad, but he/she may point out I could improve in a certain area, and I've taken steps to become better at those skills"

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Question - 53:

What is your greatest achievement outside of work As Mortgage Underwriter?

Ans:

This is a great opportunity for you to discuss how you've given back to the community, how you've achieved in a competitive extracurricular activity (think sports or clubs), how you've mentored others, and so forth.

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Question - 54:

What are the qualities of a good leader As Mortgage Underwriter? A bad leader?

Ans:

A good leader provides constructive criticism, motivates and inspires, coaches the mentee to be successful with their set of skills, and encourages them to push themselves. A bad leader only cares about his/her own interests and does not look out for the success of his/her staff.

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Question - 55:

What do you like to do for fun?

Ans:

Be open to sharing hobbies and activities that you enjoy. Make sure you're genuine about it and don't list off things you don't really like because if they ask you a follow up question it'll be harder for you to answer.

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Question - 56:

How long will it take for you to make a significant contribution?

Ans:

First define significant contribution - once you do that - lay out a timeline plan in which you think you can achieve that.



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Question - 57:

Does your boss know you're here today?

Ans:

Usually, you probably haven't told your boss for obvious reasons. So it's ok to say that they do not. You don't want to upset the balance at your current job after all and nothing is guaranteed in an interview. The interviewer should understand this stance.

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Question - 58:

In your last job what kinds of pressure did you encounter and how did you react As Mortgage Underwriter?

Ans:

Do not show your fear or uneasiness in handling pressure. Everyone likes to have a worker who can handle pressure calmly and with a clear train of thought. Show how you would logically come to a conclusion in a pressure filled situation.

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Question - 59:

Rate yourself on a scale of 10?

Ans:

If you truly believe you're a 10, you better be able to explain why with examples / stories. If you believe you're a great contributor and have room to grow, say 8 or 9. If you're below that, explain what you would do to improve yourself to get the ranking you believe you can be.

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Question - 60:

How do you ensure all of your work gets accomplished in a productive manner?

Ans:

The key is to prioritize what's important in your work and to stay organized to accomplish the tasks. A strong work ethic also helps.

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Question - 61:

Tell me about the last time you had to work with someone inside or outside of your department to accomplish a goal?

Ans:

Show that you were communicative with that person and that you were able to collaborate effectively in sharing ideas and work tasks. They want to see that you can be a team player.

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