

CURRENT EMPLOYMENT OPPORTUNITIES AT NOVA HOME LOANS

Last Update: June 15th, 2018

Thank you for your interest in NOVA Home Loans as a career choice. NOVA Home Loans is looking for candidates that are able to work well in a fast-paced, team-oriented environment. Strong organizational skills and excellent attention to detail are required for all positions.

Below are our current job openings. Please click on the job title in the matrix below for more information about the position. If you are interested in being considered for a position, submit an application by clicking on the link located within the job description section of this document.

Please Note: Each position you are interested in requires a completed application. A resume may be attached to supplement the application.

IMPORTANT: Please ensure you select the correct "Branch/Location" for the position you are applying.

ARIZONA – Maricopa

<p><u>Arrowhead</u> 15396 North 83rd Avenue Peoria, AZ 85381</p> <p><i>No Open Positions At This Time</i></p>	<p><u>Chandler</u> 3075 West Ray Road Chandler, AZ 85018</p> <p><i>No Open Positions At This Time</i></p>	<p><u>Gilbert Ranch</u> 1528 East Williams Field Road Gilbert, AZ 85295</p> <p><i>No Open Positions At This Time</i></p>
<p><u>Maricopa Operations Center</u> 7310 North 16th Street Phoenix, AZ 85020</p> <p><i>No Open Positions At This Time</i></p>	<p><u>Phoenix</u> 3900 East Camelback Road Phoenix, AZ 85018</p> <p><i>No Open Positions At This Time</i></p>	<p><u>Scottsdale</u> 8800 East Raintree Drive Scottsdale, AZ 85260</p> <p>Loan Officer Associate</p>
<p><u>Spectrum</u> 6720 North Scottsdale Road Scottsdale, AZ 85253</p> <p><i>No Open Positions At This Time</i></p>		

ARIZONA – Tucson / Southern Arizona

<p>Corporate 6245 East Broadway Boulevard Tucson, AZ 85711</p> <p>Assistant Processor Engineering Manager Project Coordinator Purchase Clearing Coordinator QC Analyst Assistant QC Auditor</p>	<p>Green Valley 210 West Continental Road Green Valley, AZ 85622</p> <p><i>No Open Positions At This Time</i></p>	<p>Northwest 6893 North Oracle Road Tucson, AZ 85704</p> <p>Branch Loan Coordinator</p>
<p>River Road 1650 East River Road Tucson, AZ 85718</p> <p>Team Loan Coordinator</p>	<p>Sierra Vista 77 Calle Portal Sierra Vista, AZ 85622</p> <p>Branch Business Development Coordinator</p>	<p>Sunrise 3430 East Sunrise Drive Tucson, AZ 85718</p> <p><i>No Open Positions At This Time</i></p>
<p>Williams Centre 5255 East Williams Circle Tucson, AZ 85711</p> <p><i>No Open Positions At This Time</i></p>	<p>Yuma 454 West Catalina Drive Yuma, AZ 85364</p> <p><i>No Open Positions At This Time</i></p>	

CALIFORNIA

<p>La Jolla 9255 Towne Centre Drive San Diego, CA 92121</p> <p><i>No Open Positions At This Time</i></p>

NEVADA

<p>West Las Vegas 8345 West Sunset Road Las Vegas, NV 89113</p> <p><i>No Open Positions At This Time</i></p>

COLORADO

<p>Cherry Creek 50 South Steele Street Denver, Colorado 80209</p> <p><i>No Open Positions At This Time</i></p>	<p>Colorado Springs 1125 Kelly Johnson Boulevard Colorado Springs, CO 80903</p> <p><i>No Open Positions At This Time</i></p>	<p>Denver Tech Center 8055 East Tufts Avenue Denver, CO 80237</p> <p><i>No Open Positions At This Time</i></p>
<p>Highlands Ranch 1805 Shea Center Drive Highlands Ranch, CO 80129</p> <p><i>No Open Positions At This Time</i></p>	<p>Westminster 11080 Circle Point Road Westminster, CO 80020</p> <p><i>No Open Positions At This Time</i></p>	

DETAILED POSITION INFORMATION

IMPORTANT: Please ensure you select the correct "Branch/Location" for the position you are applying.

ASSISTANT PROCESSOR [\(CLICK HERE TO APPLY\)](#)

The incumbent works with Processors and Loan Officers to prepare loan application for processing, and collects and reviews required documentation.

Minimum Qualifications:

- Requires a High School Diploma or GED
- A minimum of one (1) year of recent experience processing loans is preferred, not required.
- Previous experience in a field requiring customer service preferred.

Essential Job Functions:

- Stacks and prepares loan package for submission to Processor within 48 hours from time received.
- Verifies the initial disclosures are in compliance and resends any missing or unsigned disclosures to client.
- Uses FHA and VA websites and ordering case numbers, obtains CAIVRS and certifications of eligibility, checks LDP and GSA lists, etc.
- Orders additional documentation required such as appraisals, prelim, credit supplements, fraud reports, homeowners insurance, tax transcripts and verifications of employment (VOEs), VOMs, VODs, and VORs, etc., as needed.
- Follows up to ensure that all required documentation is received.
- Contacts clients, if needed
- Takes direction from and assists Processor to ensure that closing deadlines are met in a timely manner.

Knowledge, Skills, and Abilities:

- Knowledge of applicable federal, state, and local laws, rules, and regulations in order to ensure compliance
- Ability to maintain high level of confidentiality regarding private, trade secret and/or proprietary information.
- Excellent attention to detail skills.
- Knowledge and understanding of computer software programs such as Microsoft Word, Excel, and Outlook as well as mortgage loan origination software.
- Effective oral and written communication skills.

BRANCH BUSINESS DEVELOPMENT COORDINATOR [\(CLICK HERE TO APPLY\)](#)

The successful candidate in this position will assesses, evaluates, establishes and develops business growth through referral source relationships, business-to-business relationships, direct consumer contact, referrals, public relations and other effective activities for a specific branch of NOVA. In addition, the incumbent may also assist with Loan Officer recruitment.

Minimum Qualifications:

- Must have two to four (2 to 4) years' experience in Real Estate, Fundraising, Networking and/or Business Development or other outside sales experience where making outbound calls were required.
- Bachelor's degree in sales, business development or related field preferred, not required

- One to three (1 to 3) years related mortgage experience preferred, not required.
- Specific job-related experience, education and demonstrated skills may be substituted for formal degree requirement.

Examples of Duties:

- Develops business through:
 - Direct consumer contact.
 - Builds relationships with realtors, financial planners, and other referral sources and connecting them with NOVA Loan Officers. This includes making outbound calls.
 - Maintains and grows NOVA Business-to-Business (B2B) relationships by meeting with Human Resources Managers, providing marketing materials to business partners, giving presentations to employees, and acting as a project manager over these critical relationships.
 - Facilitates classes, seminars and other presentations to communicate NOVA's messages.
 - Active participation in community events or groups that provide business development opportunities.
- Oversee the production of appropriate marketing collateral, promotional material inventories.
- Recruits qualified Loan Officers to join NOVA Home Loans by identifying candidates, contacting them via phone and email to initiate conversations, interviews, and attending networking events.
- Submit weekly summary of activities.
- Perform other duties as assigned.

Knowledge, Skills, and Abilities:

- Demonstrated interpersonal skills to establish and maintain good working relationships.
- Use of independent judgment, tact, diplomacy, flexibility, professionalism and discretion desirable.
- Basic analytical, numerical, and problem-solving skills.
- Excellent written and communication skills.
- Excellent presentation skills.
- Excellent customer service skills.
- Self-starter and able to work under deadlines with minimal supervision.
- Able to work a flexible schedule.
- Must have public speaking and presentation skills.
- Must be computer-literate and have the ability to use MS Word, MS Excel, and MS Outlook.

BRANCH LOAN COORDINATOR [**\(CLICK HERE TO APPLY\)**](#)

This position supports the production pipeline of the branch(es) and assists in the management and coordination of loans which have been fully negotiated/originated by the licensed Loan Officer or Loan Officer Associate. This position is responsible for reviewing files for adherence to underwriting standards and to ensure completeness of the file upon submission to underwriting. This position contacts borrowers to collect necessary documentation and acts as a liaison between origination and processing. Bi-lingual Spanish is preferred.

Minimum Qualifications:

- Requires a High School Diploma or GED; and
- A minimum of two (2) years of recent work experience as a loan officer, underwriter or processor within the mortgage industry.
- Previous experience in a field requiring customer service preferred, not required.

- Mortgage Loan Origination License is preferred, not required.
- Bi-lingual Spanish is preferred, not required.

Examples of Duties:

- Receives application from Loan Officer/Loan Officer Associate and reviews for completeness and accuracy using the DIRFT process, providing feedback to the origination team where appropriate.
- Meets with borrowers to sign disclosures after file has been fully negotiated by the licensed loan originator. Collects documentation, disclosures, conditions and required paperwork; collects appropriate fees.
- Reviews file to ensure all documentation is supplied and correct. Provides borrower with checklist of additional documentation required with a due date on when the documents are to be returned.
- Responsible for calculation and accuracy of income for qualification.
- Meets with origination team to assist with outstanding questions on loan programs, qualification, income calculations, etc.
- Ensures all data entry in LOS is accurate in accordance with rules and regulations.
- Resolves file problems, bottlenecks and qualifying issues throughout production process.
- Answers borrower's inquiries relating to loan application status to ensure quality customer service.
- Other duties as assigned by Vice President of Production Operations and/or Branch Manager.

Knowledge, Skills, and Abilities:

- Knowledge of applicable federal, state and local laws, rules and regulations regarding all types of mortgage loans
- Ability to maintain high level of confidentiality regarding private, trade secret and/or proprietary information.
- Knowledge and understanding of computer software programs such as Microsoft Word, Excel, and Outlook as well as mortgage loan origination software.
- Effective oral and written communication skills
- Excellent follow-up/follow through skills
- Strong attention to detail skills
- Ability to work in a fast paced work environment and maintain quality and composure under pressure
- Ability to work independently and as part of a team

ENGINEERING MANAGER [\(CLICK HERE TO APPLY\)](#)

This position will manage external program development teams and be the subject matter expert on application development and integration. This position requires a strong knowledge of software configuration, coding, development and documenting software specifications throughout the project life cycle. This position is responsible for managing external developers to ensure applications, tools and integrations are completed per specifications in requirements and delivered on time. The position requires the ability to develop and maintain strong, effective working relationships with the development team and stakeholders.

Minimum Qualifications:

- Two-year college diploma or university degree in software engineering or computer science, and/or 5 years equivalent work experience.
- 3+ years of in-depth experience creating business related applications in .NET.

Examples of Job Duties:

- Documents and demonstrates solutions by developing documentation, flowcharts, layouts, diagrams, charts, code comments and clear code.
- Updates job knowledge by studying state-of-the-art development tools, programming techniques, ETL tools and computing equipment; participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations.
- Protects operations by keeping information confidential.
- Manages development of software solutions by studying information needs as defined in requirements; conferring with users; studying systems flow, data usage, and work processes; investigating problem areas; following the software development lifecycle.
- Designs, develops and implements ETL jobs to effectively process high-volume data sources and meets scheduled processing window.

Additional Knowledge, Skills, and Abilities:

- Technically fluent in programming languages, including SQL, ASP .NET, MVC, VB, C#
- Extensive database and operating systems experience with MS SQL, Windows 8,7,Vista,XP, MS Server 2012, 2008, 2003 .
- Solid working knowledge of current technologies, including TFS, VS 2013, 2015, ASP.NET MVC, Web Services.
- Hands-on software troubleshooting experience.
- Knowledge and hands-on experience with mid- to large-scale RDBMS systems (MS SQL Server).
- Extensive knowledge with query optimization to improve performance and database bandwidth.
- Knowledge and experience with Source Control (TFS).
- Experience building views, data marts and reporting tools.
- Experience in data analysis, data mapping and dimensional data modeling.
- Experience with both Microsoft SQL Server and advanced SQL programming.

LOAN OFFICER ASSOCIATE

[\(CLICK HERE TO APPLY – MCCLEAREN MORTGAGE ADVISORS TEAM\)](#)

The Loan Officer Associate proactively supports assigned loan origination team to originate mortgage loans, and enhance business relationships which will generate future loans. Consult and advise customers regarding which financial products best meet customers' needs based upon detailed analysis. Perform work directly related to the general business operations of the origination team, NOVA and NOVA's customers.

Minimum Qualifications:

- Requires a Loan Originator License and the incumbent must maintain the license in good standing; and
- Requires a High School Diploma or GED; and
- A minimum of two (2) years of recent work experience as a Loan Officer, Underwriter or Processor within the mortgage industry.
- Previous experience in a field requiring customer service preferred.
- Bilingual Spanish is preferred.

Examples of Duties:

- Delivers superb customer service, including competently coordinating and directing all aspects of the loan process, keeping the customer well informed of same, and providing information and required documentation to customers in a timely manner.
- Counsels and pre-qualifies potential customers, including the obtaining of complete and accurate loan application information, analyzing such information, and advising customers regarding all aspects of the loan process, feasibility of granting loan and alternative financial products available.
- Collects and analyzes information regarding customer's income, assets, investments or debts; determines which financial product best meet the customer's needs and financial circumstances; advises the customer regarding the advantages and disadvantages of various financial products and credit options; and markets, services or promotes financial products offered by NOVA. Provides an "Items Needed Worksheet" and schedules an appointment with the client.
- Directs, manages and coordinates all aspects of each individual loan that is originated from application to closing, including communications with the customer and the loan personnel.
- Collects and confirms the accuracy of all necessary supporting loan documentation, including credit histories, financial statements along with the appropriate fee and lock-in information, and ensure all loans conform to all applicable terms and guidelines.
- Conducts extensive research on subjects related to loan industry including, but not limited to: applicable regulations related to NOVA products; market strategies; potential new audiences for products; and industry standards and developments.
- Responsible for researching products and underwriting guidelines; stays informed of market trends and developments; stays abreast of new types of loans and other financial services and products.
- Obtains pricing, secures and locks precise loan terms, and effectively communicates loan details and terms with clients.
- Exercises sound professional judgment in all matters related to NOVA including knowledge of products, statutory and other requirements, identifying client needs.
- Responsible for understanding and complying with all laws, rules and regulations pertaining to all types of mortgage loans.
- Supports loan officer in generating bona fide business leads and developing referral business in order to locate prospective customers.
- Regularly monitors and manages NOVA Returns to identify and pursue viable leads. Monitors database for accuracy and potential marketing opportunities.
- Other duties as assigned.

Knowledge, Skills, and Abilities:

- Knowledge of, and strict compliance with, all applicable federal, state and local laws, rules and regulations regarding all types of mortgage loans.
- Able to maintain high level of confidentiality regarding private, trade secret and/or proprietary information.
- Knowledge and understanding of computer software programs such as Microsoft Word, Excel, and Outlook as well as mortgage tracking software.
- Effective oral and written communication skills; excellent responsiveness to customers and NOVA personnel.
- Must be able to read, write, and speak in English.

PROJECT COORDINATOR [\(CLICK HERE TO APPLY\)](#)

This position is responsible for coordinating technology-related projects and project activities across the organization and helps ensure all project phases are completed on schedule and documented appropriately with external development teams.

Minimum Qualifications:

- Must have high school diploma or GED, and
- A minimum of five (5) years of extensive administrative experience with exposure to mid-to senior-level managers.
- Proficiency using Microsoft Suite including Excel, Visio, PowerPoint, MS Project preferred, not required.
- Project coordination experience is preferred, not required.

Examples of Job Duties:

- Conducts preliminary investigation for all project requests.
- Identifies and defines project scope, requirements, and deliverables.
- Track project progress and compiles project status reports
- Coordinates project schedules, and manages project meetings.
- Works with the engineers and business process analysts to ensure the system gets modified, designed, created, or decommissioned correctly.
- Works with the end users' clarifying information for the engineers.
- Manages the scope of the current release and collect requirements for subsequent releases.
- Develops estimates, plans, Work Breakdown Structures (WBS), schedules required to complete the scope of the project.
- Determines and manage stakeholder involvement.
- Manages vendors, delivery content, communications, requirements, testing, issues, and status.
- Coordinates with the Training & Development Department to ensure there are appropriate training materials and the correct people are trained. May be responsible for developing the training schedule.
- Manages historical documents and writes and maintains lessons learned as related to project coordination, management and implementation.
- This position typically creates several deliverables including but not limited to:
 - Project Schedule
 - Communications plan
 - Training plan and schedule
 - Project Development Plan
 - Charts, graphs, analysis results
 - Track project costs

Knowledge, Skills, and Abilities:

- Excellent verbal and written communications skills.
- Strong organizational skills.
- Solid analytical skills with a process orientation.
- Ability to adapt to rapidly changing priorities.
- Ability to interaction with executive management, department managers and staff members
- Ability to successfully lead project and project initiatives without necessarily having line management authority.

- Ability to successfully lead a project and project initiatives without necessarily having line management authority.
- Knowledge of mortgage and/or financial industry preferred, not required.
- Ability to facilitate and negotiate win-win solutions and outcomes with multiple stakeholders
- Knowledge of process improvement methodologies and change management techniques.
- Knowledge about designing, constructing, and documenting business processes, functions, organizational structures, business rules, policies, and procedures.

PURCHASE CLEARING COORDINATOR [\(CLICK HERE TO APPLY\)](#)

The purpose of this position is to ensure that all investors are provided with all documentation required to make loans salable.

Minimum Qualifications:

- High School Diploma.
- Two years of mortgage related experience preferred.

Examples of Duties:

- Retrieve investor suspense notices from investors via e-mail, fax, or website delivery. Verify file deficiency notices are valid on the date of receipt.
- Review scanned documentation for missing documentation.
- Work with Nova personnel, borrowers, and third parties to obtain missing documentation.
- Provide documentation to investor upon receipt with targeted date to clear loan in two working days.
- Upload documentation to the loan origination system to ensure Nova has a complete file.
- Data entry of deficiency notice information into loan origination system as required.
- Other duties as assigned.

Knowledge, Skills, and Abilities:

- Strong attention to detail and ability to meet deadlines in a high volume environment is required.
- Must possess the ability to effectively communicate with investors and warehouse banks.
- Basic knowledge of mortgage loan documents is preferred.
- Basic computer skills required.
- Understanding of Encompass (or other mortgage loan origination systems) and Microsoft Office preferred.

QUALITY CONTROL ANALYST ASSISTANT [\(CLICK HERE TO APPLY\)](#)

The Quality Control Analyst Assistant will assist the Quality Control Analyst in the re-verification process with creating, reviewing, sending and updating all re-verification documents for the monthly audit selections.

Minimum Qualifications:

- High School or GED
- Proficiency with personal computers and MS Word, Excel and Outlook
- One (1) year of customer service and clerical/administrative office experience
- One (1) year of mortgage experience is preferred

Examples of Duties:

- Generate re-verification request letters and borrower questionnaire letters in a timely manner.
- Calling customers to verify and correct information, including contacting the borrower if necessary in order to clarify responses to questionnaires.
- Prepare NOVA Questionnaires for mailing to borrowers.
- Analyze documentation returned via the re-verification process, review for consistency and ascertain when it is necessary to elevate a file to for further review.
- Copy and scan QC loan files for audit and records retention purposes.
- Prepare re-verification information for mailing ensuring all documentation is sent to the correct recipient at the correct address.
- Re-verify all current employment and assets listed on the AUS/loan application either verbally, through a third party service or via a written request.
- Precisely record and accurately update all re-verification responses as they are received for tracking purposes and resend, if applicable.
- Research file to determine best documents to be re-verified, and verify contact information.
- Effectively review mail and fax re-verification before they are sent to maintain compliance protocols concerning borrower personal identifiable information.
- Present errors and questions to appropriate supervision for clarification if necessary.
- Administrative tasks may be assigned.

Knowledge, Skills, and Abilities:

- Strong customer service orientation.
- Strong ability for attention to detail in all areas of responsibility, including data entry and all written and oral communications.
- Must be deadline oriented and have strong analytical skills.
- Ability to multi-task and manage competing priorities.
- Ability to accomplish goals and tasks in a team environment with minimal supervision.
- Experience with analyzing data and presenting data is preferred.
- Proficient using and navigating through Encompass is preferred.
- Basic understanding of different mortgage loan transactions is preferred.

QUALITY CONTROL AUDITOR [\(CLICK HERE TO APPLY\)](#)

The Quality Control Auditor will review individual loan files selected for post-closing quality control review to ensure loans originated by NOVA Home Loans adhere to NOVA internal policy and/or meets the requirements of NOVA investor and concerned regulatory agencies.

Minimum Qualifications:

- Minimum of two (2) years in conventional loan underwriting, and/or Post-Closing Quality Assurance/Quality Control function in the mortgage banking industry
- High school diploma or GED

Examples of Duties:

- Review/analyze individual loan files that have been approved by Underwriting to ensure the file meets loan program requirements. Includes individual analysis of:
 - Loan application
 - Purchase contracts and addendums
 - Credit profile and report(s)
 - Debt and assets
 - Income/financial statements/debt to income ratios
 - Loan values/loan-to-value ratios
 - Appraisal reports
 - Title review
 - Collateral and supporting documentation
- Identify loan deficiencies and evaluate the risk grade on each file reviewed
- Communicate deficiencies notes in Encompass and individual asset review checklist.
- Escalate files with suspected fraud or misrepresentation issues for further review by the NOVA Risk team
- Review early payment defaults

Knowledge, Skills, and Abilities:

- Knowledge of FHA, Conventional and VA underwriting guidelines
- Ability to communicate loan level issues clearly through concise, but explanatory narrative
- Strong analytical, written and verbal communication skills
- Knowledge of all federal, state, local compliance regulations to include: Truth in lending, Equal Credit Opportunity laws
- Proficient in Windows based computer applications including Word and Excel
- Function independently with minimal supervision

TEAM LOAN COORDINATOR ([CLICK HERE TO APPLY – RENE ACOSTA TEAM](#))

The Team Loan Coordinator assists in the management and coordination of loans which have been fully negotiated/originated by the licensed Loan Officer or Loan Officer Associate. Reviews files for adherence to underwriting standards and the completeness of submission. Contacts borrowers to collect necessary documentation and act as a liaison between origination staff, underwriters, and customers.

Minimum Qualifications:

- Requires a High School Diploma or GED; and
- A minimum of two (2) years of recent work experience as a loan officer, underwriter or processor within the mortgage industry.
- Previous experience in a field requiring customer service preferred.

Examples of Duties:

- Confirms appointments with the borrowers. Confirms that borrower will bring supporting documents requested by the Loan Officer.
- Organizes and tracks key dates of all active loans.
- Receives application/file from Loan Officer, review and create a checklist of missing documents and disclosures.

- Reviews all files for completeness and accuracy via the DIRFT process, providing feedback to the originator where appropriate.
- Meets with clients to sign disclosures after file has been fully negotiated by the licensed originator. Collects missing documentation, disclosures, conditions and required paperwork; collect appropriate fees (may not discuss pricing or products).
- Works with Processors, Underwriters, Closing/Funding personnel to ensure that the loan is progressing as quickly and efficiently as possible; assists with collecting missing paperwork. Answers questions regarding the file, i.e. income calculations, etc.
- Resolves file problems, bottlenecks and qualifying issues throughout production and underwriting process. Acts as liaison with borrowers and processors, keeping the loan officer informed, when appropriate.
- Manages pipeline; Updates LOS as to the progress/status of the loan.
- Provides reports for Loan Officer showing status and progress of loan; notifies Loan Officer of problems or concerns in a timely manner.
- Answers customer inquiries relating to loan application status to ensure quality customer service.
- Other duties as required.

Knowledge, Skills, and Abilities:

- Knowledge of applicable federal, state and local laws, rules and regulations regarding all types of mortgage loans
- Able to maintain high level of confidentiality
- Knowledge of computer programs such as Microsoft Word, Excel, and Outlook as well as mortgage tracking software
- Effective oral and written communication skills; excellent follow-up