

CURRENT EMPLOYMENT OPPORTUNITIES AT NOVA HOME LOANS

Last Update: July 19th, 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>Underwriter</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><u>Corporate</u> 6245 East Broadway Boulevard Tucson, AZ 85711 <i>No Open Positions At This Time</i></p>	<p><u>Green Valley</u> 210 West Continental Road Green Valley, AZ 85622 <i>No Open Positions At This Time</i></p>	<p><u>Northwest</u> 6893 North Oracle Road Tucson, AZ 85704 Expeditor</p>
<p><u>River Road</u> 1650 East River Road Tucson, AZ 85718 <i>No Open Positions At This Time</i></p>	<p><u>Sierra Vista</u> 77 Calle Portal Sierra Vista, AZ 85622 <i>No Open Positions At This Time</i></p>	<p><u>Sunrise</u> 3430 East Sunrise Drive Tucson, AZ 85718 <i>No Open Positions At This Time</i></p>
<p><u>Williams Centre</u> 5255 East Williams Circle Tucson, AZ 85711 <i>No Open Positions At This Time</i></p>	<p><u>Yuma</u> 454 West Catalina Drive Yuma, AZ 85364 <i>No Open Positions At This Time</i></p>	

CALIFORNIA

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

NEVADA

<p><u>West Las Vegas</u> 8345 West Sunset Road Las Vegas, NV 89113 Processor</p>

COLORADO

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

EXPEDITOR [\(CLICK HERE TO APPLY\)](#)

The branch is a fast paced, high energy, heavy volume environment that is in need of an individual that can multi-task; frequently switching between various duties noted below without skipping a beat while maintaining an exceptionally high level of customer service for both internal and external customers. The ideal candidate will demonstrate initiative, a desire to learn and a “can-do” attitude.

The successful candidate will provide administrative, clerical and receptionist support for the branch/office. This position has direct contact with customers and employees, so excellent customer service skills are a must.

Minimum Qualifications:

- Requires a High School Diploma or GED
- A minimum of one (1) year of work experience, preferably in an office with a high call volume.

Essential Job Functions:

- Answers phones and provides assistance or transfer calls to appropriate person in a timely fashion
- Greets clients, vendors, visitors, and employees upon entering location in a professional and positive manner
- Faxes documents as needed
- Assists multiple department with filing and other administrative tasks
- Assists with special projects as time permits
- Makes client copies and receipt of fees when necessary
- Oversees all mail-related functions for the office, including sorts and distributes incoming mail to all suites; logs in all TNT and courier packages; delivers TNT and Fed-Ex; prepares outgoing interoffice TNT; prepares outgoing Fed-Ex packages; posts outgoing mail; brings outgoing mail to USPS receptacle; and maintains postage meter
- Pulls files and documentation from both onsite offsite retention areas, as requested
- Performs supply inventory and orders as necessary
- Ensures that copiers, faxes, and printers are in good working order; requests equipment service as needed; Stock copiers, faxes, and printers with paper
- Kitchen Clean Up – Weekly wipe downs and monthly deep cleans
- Other duties as assigned

Knowledge, Skills, and Abilities:

- Excellent customer service skills
- Knowledge of standard office policies and procedures.
- Ability to work both within a team environment and independently to prioritize tasks
- Ability to type and comfortable on a computer
- Ability to operate and manage high call volume on a multi-line phone system
- Skill in the operation of a variety of office machines including personal computers, telephones and copiers.
- Ability to multi-task and handle large amounts of requests
- Effective oral and written communication skills.

- Excellent attention to detail skills.
- Demonstrated proficiency with computer programs such as Microsoft Word, Excel, and Outlook.

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

This position supports the production and 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.

Minimum Qualifications:

- Requires a Mortgage 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, 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 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.
- Responsible for origination of specialty loans only. Not eligible to originate any loans outside of specialty loans.
- Other duties as assigned by Vice President of Production Operations.

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

LOAN OFFICER ASSOCIATE

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

[\(CLICK HERE TO APPLY – MICHELLE AND TIM ODDO TEAM HIGHLANDS RANCH\)](#)

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.

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.

PROCESSOR (CLICK HERE TO APPLY)

This position provides quality loan processing, reviewing files for compliance to company standards and ensuring completeness for submission to Underwriting. Contacts borrowers and/or vendors to collect necessary documentation. Acts as liaison between customers, underwriters, closers, etc.

Minimum Qualifications:

- Must have a High School Diploma or GED; and
- A minimum of two (2) years of experience processing loans; preferably recent experience.
- Previous experience in a field requiring customer service preferred.

Essential Job Functions:

- Review files for completeness and accuracy.
- Verify accuracy of system input.
- Analyze file for program applicability.
- Review necessary documentation, such as income and asset documentation, credit report, verifications, appraisal report, preliminary title report, etc.
- Obtain accurate AUS findings.
- Contact borrowers to request additional documentation as needed. Call clients to review closing figures prior to submission.
- Provide status updates to loan officers, borrowers and agents.
- Coordinate all aspects of submission to underwriting, documentation requests and satisfaction of closing/funding conditions. Coordinate closings as needed.
- Submit files in a timely manner in accordance with company standards.
- Review pre-audit HUD1 to ensure accuracy. Work with loan officer and title companies to resolve any discrepancies prior to closing.

- Prioritize work flow to ensure time sensitive files are handled in proper order.
- Assure compliance with all regulatory and governmental standards, guidelines, rules and regulations with all regulatory authorities, federal or state ordinances and administrative regulations and statutes.
- Other duties as assigned.

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.
- Ability to work independently and as part of a team

UNDERWRITER [\(CLICK HERE TO APPLY\)](#)

This position will evaluate mortgage application to ensure compliance with NOVA, investor, MI, agencies, and other applicable guidelines.

The right candidate will have a minimum of five (5) years of experience and will be able to evaluate mortgage applications to ensure compliance with NOVA, investor, MI, agency, and other applicable guidelines.

The successful candidate will have knowledge of applicable federal, state, and local laws, rules, and regulations in order to ensure compliance. The successful candidate will have knowledge of computer programs such as Microsoft Word, Excel, and Outlook. The right candidate will be able to maintain high level of confidentiality, attention to detail, and have effective oral and written communication skills. The successful candidate will have the ability to work independently and as part of a team.

Must be a Mortgage DE Underwriter with experience with FHA and VA loans.

Essential Job Duties:

- Evaluate mortgage loan applications to ensure compliance with NOVA, investors, MI, agency and other applicable guidelines within service standards
- Evaluate Government and Conventional mortgage loan applications
- Respond to questions regarding underwriting issues and concerns
- Resolve issues with sales consultants, and co-workers
- Assure communication among loan officers, processors, escrow/title, sales agents, and other stakeholders are current and effective to avoid delays
- Maintain NOVA quality standards