

## CURRENT EMPLOYMENT OPPORTUNITIES AT NOVA HOME LOANS

Last Update: May 18<sup>th</sup>, 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><b><u>Arrowhead</u></b> 15396 North 83<sup>rd</sup> Avenue Peoria, AZ 85381</p> <p><i>No Open Positions At This Time</i></p>	<p><b><u>Chandler</u></b> 3075 West Ray Road Chandler, AZ 85018</p> <p><i>No Open Positions At This Time</i></p>	<p><b><u>Gilbert Ranch</u></b> 1528 East Williams Field Road Gilbert, AZ 85295</p> <p><a href="#">Digital Marketing Coordinator</a></p>
<p><b><u>Maricopa Operations Center</u></b> 7310 North 16th Street Phoenix, AZ 85020</p> <p><i>No Open Positions At This Time</i></p>	<p><b><u>Phoenix</u></b> 3900 East Camelback Road Phoenix, AZ 85018</p> <p><a href="#">Processor</a></p>	<p><b><u>Scottsdale</u></b> 8888 East Raintree Drive Scottsdale, AZ 85260</p> <p><a href="#">Loan Officer Associate</a></p>
<p><b><u>Spectrum</u></b> 6720 North Scottsdale Road Scottsdale, AZ 85253</p> <p><i>No Open Positions At This Time</i></p>		

## ARIZONA – Tucson / Southern Arizona

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

## CALIFORNIA

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

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

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

### **BENEFITS MANAGER** [\(CLICK HERE TO APPLY\)](#)

This position is responsible for oversight and administration of employee benefits in all company operations. Provides guidance and assistance to all locations on various employee benefit plans. Surveys industry and/or community to determine company's competitive position in employee benefits. Develops, recommends, and installs approved, new, or modified plans and employee benefit policies, and supervises administration of existing plans. Develops cost control procedures to assure maximum coverage at the least possible cost to company and employee.

#### **Minimum Qualifications:**

- A bachelor's degree and five (5) years' experience in Benefits Administration, OR
- A master's degree in Human Resource Management and four (4) years' experience in Benefits Administration, OR
- A minimum of two (2) years of managing direct reports in the HR and/or Benefits field
- Any equivalent combination of education, experience and/or training.
- Certified Employee Benefit Specialist (CEBS), Professional in Human Resources (PHR), Senior Professional Human Resources (SPHR), SHRM Certified Professional (SHRM-CP), SHRM Senior Certified Professional (SHRM-SCP) certification preferred, not required.
- Some travel may be required based on assigned departments and/or branches.

#### **Essential Job Functions:**

- Coordinates and manages all aspects of employee benefits, to include, but not limited to: health insurance, dental, vision, disability, life insurance, worksite benefits, flexible spending account plans, Employee Assistance Program (EAP), Wellness, and accounts reconciliation. Develops communication tools to enhance understanding of the company's benefits package.
- Evaluates and compares existing company benefits with those of other employers by analyzing other plans, surveys, trends, and other sources of information. Plans, develops, and/or participates in area and industry surveys. Analyzes results of surveys, forecast trends and develops specific recommendations for review by management.
- Investigates and develops specifications for new benefit programs, improves or modifies existing plans. Supervises and monitors benefits administration. Provides analytical and technical support in the delivery of the benefits programs. Maintains company competitive position in the labor market.
- Develops census data for insurance companies for quotations. Evaluates quotations and makes recommendations to management. Develops company cost information for new plans and makes recommendations to management concerning sharing of cost between employer and employee. Assists in the benefit plan renewal process.
- Installs or rolls-out approved new plans and changes by preparing announcement material, booklets, and other media for communicating new plans to employees. Conducts employee meetings and arranges for enrollment of employees in optional plans. Conducts employee benefit seminars for personnel. Revises and reissues all communications material on benefits from time to time. Advises and counsels management and employees on existing benefits.

- Ensures company compliance with and reporting requirements as mandated by state and federal laws. Partners with VP/HR & Benefits, Executive VP/Insurance Operations and NOVA's Benefits Broker to prepare and execute benefit documentation such as original and amended plan texts, benefit agreements and insurance policies. Instructs insurance carriers, trustees, and other administrative agencies outside the company to effect changes in benefit programs. Ensures prompt and accurate compliance.
- Maintains positive relationships with all internal and external customers.
- Evaluates and revises internal processes to reduce costs and increase efficiency.
- Knowledge of all pertinent federal and state regulations, filing and compliance. requirements both adopted and pending, affecting employee benefit programs, including ERISA, COBRA, FMLA, ADA, Section 125, Workers Compensation, Medicare, Social Security, HIPAA, DOL and Health Care Reform.
- Supervises preparation of reports and applications required by law to be filed with federal and state agencies, such as Internal Revenue Service, Department of Labor, insurance commissioners, and other regulatory agencies. Reviews and analyzes changes to state and federal laws pertaining to benefits, and reports necessary or suggested changes to management. Coordinates company benefits, with government sponsored programs. Assures timeliness and accuracy of required filings.
- Assures that existing and new benefit programs are adaptable to standardized computer and reporting systems. Develops benefit information and statistical and census data for actuaries, insurance carriers, and management.
- Oversees the processing of leaves of absences, determines eligibility for various leave programs including Family and Medical Leave (FMLA) and temporary disability leave according to established guidelines and policies, and provide employees with required timely notice.
- Advises employees and managers concerning leave benefits and provide employees with accurate information on deductions from pay relating to absences, medical certification requirements, return-to-work dates, etc.
- Handles benefit inquiries and complaints to ensure quick, equitable, courteous resolution.
- Maintains contact with insurance companies, employees, and beneficiaries to facilitate proper and complete utilization of benefits for all employees.
- Researches and evaluates complex human resource and employee benefit issues; develops effective solutions and options.
- Supervises maintenance of human resources records for all benefit plans.
- Maintains in-depth knowledge and expertise in employee benefits services, makes recommendations on pending legislative actions regarding benefits. Knowledge of benefit contract language.
- Identifies necessary changes in business processes to ensure efficient and accurate workflow and the best utilization of system capabilities in order to fit NOVA business needs. Identify changing system needs due to legal or contractual changes affecting benefits.

### **Knowledge, Skills, and Abilities:**

- Excellent communication and organizational skills are required.
- Project and team management/leadership skills and experience.
- Self-directed, works with minimal supervision.
- Ability to manage several complex projects simultaneously while working under pressure to meet deadlines.
- Strong analytical skills and a thorough knowledge of plan designs. Ability to understand, evaluate and make judgment on proposals (RFP's).
- Computer proficiency and technical aptitude with ability to utilize Work, Excel, PowerPoint, etc.
- Maintain professional and technical knowledge.

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

The successful candidate in this position will assess, evaluate, establish and develop 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

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

NOVA® is seeking a Branch Manager to manage NOVA® Home Loans Northwest and Green Valley branches. The ideal candidate must have a Loan Originator's License, recent branch manager experience, and ability to grow and develop personnel through recruiting dynamic personnel to be a part of the NOVA team.

The Branch Manager will be responsible for all aspects of Branch operations of the Northwest and Green Valley branches. Oversees the origination, operations and administrative functions of the branch. Effectively directs the work activities of all employees to ensure, compliance, quality, service and maximization of profitability.

### **Minimum Qualifications:**

- Bachelor's Degree in Business or related field;
- At least five (5) years of experience in sales, preferably in the mortgage industry, with at least five years of progressive management experience; or
- A combination of experience and education.

### **Supervisory Responsibilities:**

- This position directly supervises all Loan Officers within Branch, in addition to other branch staff members.
- In conjunction with Human Resources, Regional Management, and NOVA's Executive Team, actively participates in making personnel decisions regarding staff, including hiring, firing, advancement, discipline, promotion or any other change of status of other employees.

### **Examples of Duties:**

- Manage all aspects of Branch's operation, including production, operations and administration; including multiple sales and processing teams.
- Hires, builds and develops high performance teams and individuals; responsible for determining increasing or decreasing of staff as production needs fluctuate using NOVA's Branch and LO Team Staffing Models and Our Playbook as a guide
- Responsible for successful integration of experienced and new loan officers, processors, and administrative team members, on an on-going basis.
- Continuously improve Branch staff effectiveness through leadership, including coaching and counseling, feedback, and reinforcement; interview and recruit new staff as needed.
- Develop personnel through recruiting, interviewing, hiring, training, performance reviews, and leadership.
- Provide guidance to Loan Officers, Operations Staff and Administrative Staff to resolve problems and utilize resources.
- Oversee customer service and quality standards at assigned branch; responsible for meeting or exceeding standards.
- Ensure effective mediation of customer complaints and related issues, which includes talking to borrowers and department heads at the Corporate office.
- Ensure adherence to Mortgage Lending practices, policies and procedures.
- Review fiscal data and Branch metrics; makes suggestions and implements changes within the Branch to improve profitability.
- Communicates and adheres to company policies and procedures. Ensures that Our Playbook, policies, procedures, guidelines, rules and regulations are adhered to by all staff.
- Implements and supports NOVA's proprietary development/coaching programs throughout the region.

- Responsible for successful roll out of new policies, procedures and company initiatives.
- Participates in meetings with Regional and Executive Management, as needed.
- Addresses issues with regard to production promptly and effectively with Loan Officers and other Branch employees.
- Works with Regional Management, Human Resources and the Training department to ensure the staffing of well trained, competent employees, capable of achieving growth and profit goals.
- Oversees and participates in terminations of Branch personnel to ensure company procedures and policies are followed in all personnel matters.
- Supports and communicates company's goals and policy changes on a regular basis.
- Other duties as required.

### **Knowledge, Skills and Abilities:**

- Thorough knowledge of financial sales preferably in the mortgage industry. Strong knowledge of FHA/VA/FNMA/FHLMC guidelines including DU, LP and GUS.
- Demonstrated ability to manage and lead others
- Ability to manage client relationships effectively
- Ability to manage investor relationships effectively
- Ability to work under deadlines with minimal supervision
- Excellent communication skills, verbal and written
- Effective computer skills such as keyboarding, knowledge of MS Office, Word, Excel and Outlook
- Knowledge of automated LOS and underwriting systems
- Ability to work a flexible schedule

### **DIGITAL MARKETING COORDINATOR** [\(CLICK HERE TO APPLY\)](#)

The Digital Marketing Coordinator will report to the Digital Marketing Manager and will be responsible for supporting the technical operations of the marketing department, the CRM tool, website, social media and other marketing technical tools.

### **Minimum Qualifications:**

- High School diploma or GED required, Associated Degree preferred; and
- Minimum of 1 to 2 years of experience working with CRM and Customer Relationship Management tools
- Minimum of 1 to 2 years of marketing experience; or equivalent combination of education and experience

### **Essential Job Functions:**

- Create and monitor social media sites
- Create landing pages for lead generation
- Create PPC and FB Campaigns and monitor their success.
- Creating email templates for internal CRM
- Adding video functionality to marketing collateral and digital campaigns
- Making website updates for new and terminated employees, adding bios and logos
- Working with internal sales people and implement their sales strategies into the CRM tool
- Assist in general CRM training when necessary
- Other duties as assigned



## **Knowledge, Skills, and Abilities:**

- Current social media-related knowledge
- Ability to create ad campaign
- Ability to multi-task and handle large amounts of requests
- Knowledge of general office procedures and practices.
- Demonstrated proficiency with computer programs such as Microsoft Word, Excel, and Outlook.
- Strong attention to detail skills in all areas of responsibility
- Strong verbal and written communication skills, to include high level of grammar and spelling expertise
- Must possess excellent interpersonal skills and poise
- Ability to work both within a team environment and independently to prioritize tasks
- Ability to maintain and meet demanding timelines
- Ability to function under pressure in a high volume constantly changing environment
- Strong customer service orientation, including follow up and follow through with customers.

## **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**

**[\(CLICK HERE TO APPLY – LANCE DICKSON/MATT LIDDICOAT TEAM\)](#)**

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

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.

#### **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

#### **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 reverification 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 reverification 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