

CURRENT EMPLOYMENT OPPORTUNITIES AT NOVA HOME LOANS

Last Update: December 8th, 2017

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 <i>No Open Positions At This Time</i></p>	<p><u>Chandler</u> 3075 West Ray Road Chandler, AZ 85018 <i>No Open Positions At This Time</i></p>	<p><u>Gilbert Ranch</u> 1528 East Williams Field Road Gilbert, AZ 85295 Technical Marketing Manager Video Marketing Coordinator</p>
<p><u>Maricopa Operations Center</u> 7310 North 16th Street Phoenix, AZ 85020 <i>No Open Positions At This Time</i></p>	<p><u>Phoenix</u> 3900 East Camelback Road Phoenix, AZ 85018 <i>No Open Positions At This Time</i></p>	<p><u>Scottsdale</u> 8888 East Raintree Drive Scottsdale, AZ 85260 Loan Officer Associate</p>
<p><u>Spectrum</u> 6720 North Scottsdale Road Scottsdale, AZ 85253 <i>No Open Positions At This Time</i></p>		

ARIZONA – Tucson / Southern Arizona

<p>Corporate 6245 East Broadway Boulevard Tucson, AZ 85711</p> <p>Automation Engineer Branch Loan Coordinator Internal Auditor MERS Coordinator Product Development Analyst 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><i>No Open Positions At This Time</i></p>
<p>River Road 1650 East River Road Tucson, AZ 85718</p> <p>Underwriter</p>	<p>Sierra Vista 77 Calle Portal Sierra Vista, AZ 85622</p> <p><i>No Open Positions At This Time</i></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>Branch Business Development Coordinator</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>Regional Talent Acquisition Manager Video Marketing Coordinator</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.

AUTOMATION ENGINEER [\(CLICK HERE TO APPLY\)](#)

The Automation Engineer’s role is to design, execute, assess, and troubleshoot software programs and applications involved in typical business workflow tasks. This includes configuring, coding, developing, and documenting software specifications throughout the project life cycle for such applications. The Automation Engineer will also oversee system startups in a timely and accurate fashion, and provide support to other departments where required.

The right candidate must be technically fluent in programming languages, including SQL, ASP, .NET, VB, C#, extensive database and operating systems experience with MS SQL, MySQL, Windows 8,7,Vista,XP, MS Server 2012, 2008, 2003, solid working knowledge of current technologies, including TFS, VS 2008, 2010, 2012, ASP.NET, Web Services, WPF, Silverlight, WCF, and hands on experience troubleshooting software.

In addition, the right candidate will have a two-year college degree in software engineering or computer science, and/or 5 years equivalent work experience, and 3+ years of in-depth experience creating business related applications in .NET

Essential Job Functions:

- Determines operational feasibility by evaluating analysis, problem definition, requirements, solution development, and proposed solutions.
- 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, and computing equipment; participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations.
- Protects operations by keeping information confidential.
- Provides information by collecting, analyzing, and summarizing development and service issues.
- Accomplishes engineering and organization mission by completing related results as needed.
- Develops software solutions by studying information needs; conferring with users; studying systems flow, data usage, and work processes; investigating problem areas; following the software development lifecycle

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

The successful candidate 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.

The candidate must have two (2) to four (4) years’ experience in Mortgage, 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 is preferred, but not required. The successful candidate must have public speaking and presentation skills. The candidate must be computer-literate and have the ability to use MS Word, MS Excel, and MS Outlook.

Additionally, the successful candidate must have excellent written and verbal communication skills with demonstrated interpersonal skills to establish and maintain good working relationships, as well as use independent judgment, tact, diplomacy, flexibility, professionalism and discretion desirable. As self-starter and able to work under deadlines with the ability to work a flexible schedule is a must.

Essential Job Functions:

- 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.
- Submit weekly summary of activities.
- Perform other duties as assigned.

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.

The successful candidate must have 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. The successful candidate will have knowledge of applicable federal, state and local laws, rules and regulations regarding all types of mortgage loans. Previous experience in a field requiring customer service along with a Mortgage Loan Origination License is preferred, not required.

The successful candidate will have the ability to maintain high level of confidentiality regarding private, trade secret and/or proprietary information. The candidate should have 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, and strong attention to detail skills are needed for this position. The successful candidate will have the ability to work in a fast paced work environment and maintain quality and composure under pressure while working independently and as part of a team.

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.

INTERNAL AUDITOR [\(CLICK HERE TO APPLY\)](#)

The Internal Auditor will perform compliance, operational, and financial internal audit projects under supervision. The successful candidate will help evaluate and enhance NOVA's internal controls, compliance with regulatory requirements, operations, and accounting processes. The incumbent will offer management suggestions for mitigating risks and propose process improvements. The audit work may span the full-range of NOVA's mortgage operations.

Minimum Qualifications:

- Bachelor's Degree in Accounting, Finance, Business Administration, or related- field; or 2 years internal audit experience in reviewing and analyzing business processes, analyzing data, preparing and documenting work papers, and drafting audit reports, or a combination of experience and education, is required.
- Recent mortgage industry experience, preferred, not required.

Examples of Duties:

- Read and review the requirements of state and federal mortgage regulations and agency requirements relevant to an assigned audit.
- Read and review NOVA's internal policies and procedures; and assess their adequacy against state and federal laws and regulations.
- Interview personnel in area under audit to understand key business objectives and processes. Outline processes and procedures in flowchart and narrative form. Identify risks to achieving business objectives.
- Document and evaluate the adequacy and effectiveness of internal controls for assigned department or operational area. Identify control strengths and weaknesses.
- Schedule and coordinate audit testing with other NOVA departments as necessary.
- Design and perform other audit tests, including document reviews, checklists, and interviews, as necessary for achieving audit objectives.
- Organize and analyze audit data for the purpose of establishing findings and recommendations. Document the results of audit work in accordance with Internal Audit department and the Institute of Internal Auditors (IIA) standards.
- Verbally communicate findings and draft audit report for review by Director of Internal Audit. Determine compliance with policies and procedures. Clearly identify risks and deficiencies, and recommend solutions and improvements.
- Research "best practices" as necessary for achieving audit objectives.
- Performs other related duties as required and assigned.

Knowledge, Skills, and Abilities:

- Excellent analytical skills; the ability to collect and analyze data, draw conclusions, and present findings in a straightforward, clear, and concise manner.
- Ability to find creative and compliant solutions to problems.
- Knowledge of mortgage operations and systems.
- Knowledge of SQL preferred but not required.
- Experience working with P&Ls and Financial KPIs preferred but not required.
- Strong attention to detail and organizational skills.
- Strong verbal and written communication skills, including effective presentation skills to peers and management. Ability to interact with all levels in the organization.
- Ability to establish effective working relationships.
- A service-oriented and teamwork mentality.
- Strong research skills.
- Moderate Excel skills.
- Ability to conduct effective interviews.
- Ability to work independently, manage time over the course of long-term engagements.
- Desire to continually learn and develop professional and technical skills.

LOAN OFFICER ASSOCIATE

[\(CLICK HERE TO APPLY – JASON SMITH TEAM\)](#)

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.

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.

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

The purpose of this position is to provide support the Purchase Clearing team. The right candidate must have strong attention to detail and the ability to meet deadlines in a fast paced, high volume environment.

The successful candidate will have a High School Diploma or GED and have basic computer skills. This position requires the candidate to be proficient in Microsoft Excel. Employee 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), but not required.

Essential Job Duties:

- Complete MERS registration and transfers daily.

- Retrieve purchase advices from investors via e-mail, fax, or website delivery.
- Settle all incoming wires with the warehouse banks.
- Other duties as assigned.

PRODUCT DEVELOPMENT ANALYST [\(CLICK HERE TO APPLY\)](#)

This successful candidate will work closely and alongside with the Product Development Manager supporting NOVA's product development and implementation. This position requires the ability to work independently under pressure, maintain a high customer service level, conduct thorough research and effectively communicate information to others.

The successful candidate will have current knowledge and understanding of the mortgage industry, with top tier verbal and written communication skills, along with excellent attention to detail and a track record of quality work.

A High school diploma or GED required. The ideal candidate will have two (2) years of experience in the mortgage industry. The successful candidate must be proficient in Microsoft Excel and Word.

Essential Job Duties:

- Participate in the research for new products or enhancements to existing products
- Research new correspondent and wholesale investor outlets and prepare research analysis reports
- Distribute product and guideline change communication
- Answer product, process or investor questions by email and/or the telephone
- Help maintain investor loan processes
- Maintain Capital Markets information on company resources

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

The QC 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

REGIONAL TALENT ACQUISITION MANAGER [\(CLICK HERE TO APPLY\)](#)

The Regional Talent Acquisition Manager is responsible for finding qualified Loan Officers to join NOVA Home Loans. This position will consist of identifying candidates, contacting them via phone and email to initiate conversations, interviews, and attending networking events.

Minimum Qualifications:

- A minimum of five (5) years recruiting and/or sales experience.
- Bachelor degree in Business or a related field is preferred, but not required.

Examples of Duties:

- Utilize internal and external databases, Branch Manager expertise, and Loan Officer networking events to locate and identify potential LO candidates.
- Conduct conversations via phone, email, and in person, to ensure the candidates both meet our minimum requirements and fit culturally into the organization.
- Collect candidate's sales documentation.
- Organize interviews with Branch Managers and interested Loan Officer candidates.
- Continue to work with candidates, answering questions, and following up with them throughout the recruiting process until their hire date.
- Make cold calls, which will include following up consistently on the candidates that have been contacted.
- Educate and inform candidates about the resources and benefits NOVA offers.
- Other duties as assigned.

Knowledge, Skills, and Abilities:

- Detail oriented and task driven
- Highly self-motivated with the ability to work as part of a team and independently
- Strong presentation skills
- Ability to coordinate and lead small and large meetings

- Excellent writing skills
- Strong communication and public speaking skills

TECHNICAL MARKETING MANAGER [\(CLICK HERE TO APPLY\)](#)

Responsible for the day to day operations of the technical marketing team, managing the CRM tool, website, NOVA mobile app, social media content, landing pages and all other marketing technical tools. Manage Technical Marketing Coordinators, Video Marketing Coordinators, and others as assigned.

Minimum Qualifications

- Bachelor's degree in Business or Marketing and/or 5 years' technical experience.
- 1-2 year of management experience.
- Graphic design experience including utilizing InDesign, Photoshop and Dreamweaver is preferred, not required.
- Knowledge of the mortgage industry is preferred, not required.

Examples of Duties:

- CRM Management which will include setting up a fully functional training system to guarantee engagement and success.
 - On board training
 - Monthly LO opt in call sessions
 - Quarterly update training
 - Monthly reporting to verify activity
 - Monthly follow up with LOs to encourage use
- Mold existing campaigns to generate more traction and response.
 - Track campaign and statistics to evaluate success
 - Enhance campaigns based on database trends and responses to marketing efforts
- Develop campaigns to foster business.
 - All marketing material that is created should be merged with CRM for email efforts
 - Current trends in our business to education, retain and build business relations
- Maintain and conduct CRM maintenance functions.
- Website Development.
 - Updated BIO
 - Audit annually and review if any changes happen – designations, achievements and awards
 - Contact info
 - Photos
 - Images for designations, awards etc.
 - Organic content
- Social Media Engagement.
 - Twitter, YouTube, Facebook, Google Plus
- Manage NOVA's SEO vendor.

- Increase NOVA's use of video as a means of effective communication to borrowers, leads and referring partners. Ensure the following are created:
 - Bio Videos
 - Mortgage updates
 - Testimonials
- Stay current with all the new tools, tricks, ideas and concepts in technical marketing.
 - Software
 - Apps
 - Websites
 - Leads
 - Co-Marketing Sites
- Manage day to day operations of the Technical Marketing Division of the NOVA Marketing Department by being responsible for the following for the employees assigned to you:
 - Time off/sick time
 - Assigning tasks/projects
 - Managing timelines
 - Giving reviews
 - Hiring and terminations
- Other duties may be assigned.

Knowledge, Skills and Abilities:

- Ability to multi-task and handle a large amount of requests.
- Attention to detail, organization and follow up skills.

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

Please Note: This position will be working out of the River Branch, Monday – Friday 8:00AM to 5:00PM.

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

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

This is a marketing and administrative support role that supports the region's loan officers with its activation, roll out and execution of marketing support activities. This position works closely with the Marketing & Business Development department to ensure compliance and effectiveness while completing these tasks.

Minimum Qualifications:

- 2 years' experience in business development, marketing, or advanced administrative work
- Solid understanding of MS Office and video editing software

Examples of Duties:

- Coordinate and assist our Loan Officers with the green room production
- Produce and edit videos for Loan Officers and cobranded videos with Loan Officers and Realtors
- Assist and/or teach Loan Officers in posting video testimonials / video marketing on their personal social media sites
- Education Classes to support Loan Officer business and relationships as it pertains to video marketing/social media
- Coordinate with Marketing & Business Development department on social media updates as it pertains to video marketing

Knowledge, Skills, and Abilities:

- Strong knowledge in social media including Twitter, Google Plus, Facebook, LinkedIn, and all aspects of social media
- Strong knowledge and hands-on experience with generating video's using "green screen" technologies
- Knowledge in editing movies using Apple products like Movie Maker
- Proficient in Microsoft Business Professional including Excel, Outlook, Word
- Ability to coordinate and lead small and large meetings
- Ability to produce and edit videos for marketing uses
- Ability to multi-task and take direction from several sources
- Disciplined and task oriented with the ability to meet tight deadlines within multiple projects
- Excellent writing skills
- Strong communication and public speaking skills
- Ability to teach in large group environments with outgoing and engaging personality