

## CURRENT EMPLOYMENT OPPORTUNITIES AT NOVA HOME LOANS

Last Update: February 22<sup>nd</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  <i>No Open Positions At This Time</i></p>	<p><b><u>Chandler</u></b> 3075 West Ray Road Chandler, AZ 85018  <a href="#">Branch Loan Coordinator</a></p>	<p><b><u>Gilbert Ranch</u></b> 1528 East Williams Field Road Gilbert, AZ 85295  <a href="#">Assistant Processor</a> <a href="#">Processor</a></p>
<p><b><u>Maricopa Operations Center</u></b> 7310 North 16th Street Phoenix, AZ 85020  <i>No Open Positions At This Time</i></p>	<p><b><u>Phoenix</u></b> 3900 East Camelback Road Phoenix, AZ 85018  <a href="#">Processor</a></p>	<p><b><u>Scottsdale</u></b> 8888 East Raintree Drive Scottsdale, AZ 85260  <a href="#">Loan Officer Associate</a></p>
<p><b><u>Spectrum</u></b> 6720 North Scottsdale Road Scottsdale, AZ 85253  <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="#">Administrative Assistant – Marketing – Part Time</a> <a href="#">Benefits Manager</a> <a href="#">Branch Marketing Assistant</a> <a href="#">Director of Internal Auditing</a> <a href="#">Facilities Coordinator</a> <a href="#">Government Insuring Coordinator</a> <a href="#">HR Generalist</a> <a href="#">Internal Auditor</a> <a href="#">Loan Officer Associate</a> <a href="#">Marketing Compliance Analyst</a> <a href="#">Trailing Docs Coordinator</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><i>No Open Positions At This Time</i></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><i>No Open Positions At This Time</i></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><a href="#">Administrative Assistant</a> <a href="#">Expeditor</a></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.**

### ADMINISTRATIVE ASSISTANT - BRANCH - [\(CLICK HERE TO APPLY\)](#)

The successful candidate will provide administrative and clerical support for the Branch Manager, branch, and Loan Officers. This position has direct contact with customers and employees.

#### Minimum Qualifications:

- A minimum of one (1) year in an administrative, marketing, or mortgage industry role is required.
- A minimum of one (1) year of customer service experience.

#### Essential Job Functions:

- Provides administrative support to Branch Manager to include credit card receipt management, schedule coordination, meeting planning and organization, etc.
- Answers phones; provides assistance or transfers calls to appropriate person
- Greets clients, vendors, visitors, and employees upon entering location
- Performs general clerical duties including photocopying, faxing and mailing
- Maintain electronic and hard copy filing system
- Handles requests for information and data
- Resolves administrative problems and inquiries
- Prepares written responses to routine inquiries, as well as prepares and modify documents including correspondence, reports, drafts, memos and emails
- Assists Loan Officers with administrative duties as assigned
- Other duties as assigned by the Branch Manager

#### Knowledge, Skills, and Abilities:

- Knowledge of standard office policies and procedures.
- Demonstrated proficiency with computer programs such as Microsoft Word, Excel, and Outlook.
- Works independently with some latitude for initiative and independent judgment.
- Skill in filing and recordkeeping.
- Skill in the operation of a variety of office machines including personal computers, telephones and copiers.
- Strong ability for attention to detail in all areas of responsibility, including data entry and all written and oral communications.
- Skill in English composition, grammar, spelling and punctuation.
- Effective verbal and written communication skills, including active listening skills and skill in presenting findings and recommendations.
- Ability to maintain and meet demanding timelines.
- Ability to function under pressure in a high volume constantly changing environment.
- Ability to establish and maintain harmonious working relationships with coworkers, staff and external contacts, and to work effectively in a professional team environment.
- Strong customer service orientation.

- Experience with various social media sites.
- Ability to maintain organizational and professional ethical standards.
- Experience with analyzing data and presenting data is preferred.

## **ADMINISTRATIVE ASSISTANT – MARKETING – PART TIME [\(CLICK HERE TO APPLY\)](#)**

**This position is Part-Time, Monday through Friday, mornings only.**

The successful candidate will perform varied administrative tasks supporting the Education Exchange, NOVA®'s real estate continuing education program. The candidate will work under the general direction of the Education Exchange Manager, and may have contact with customers and vendors requiring the use of business vocabulary. The right candidate must have effective written and oral communication skills and possess interpersonal skills to establish and maintain good working relationships. Comprehension of computer programs such as Microsoft Word, Excel and Outlook is required.

### **Minimum Qualifications:**

- A minimum of one (1) year in an administrative, marketing, or mortgage industry role is required.
- A minimum of one (1) year of customer service experience.

### **Essential Job Functions:**

- Perform general office duties.
- Compile information for classes.
- Assist with preparation and updates of course material.
- Assist with management of website.
- Complete forms in accordance with program procedures.
- Prepare and process sign in sheets and course certificates for classes.
- Assemble and record data from classes on Excel Sheets and forms.
- Assist with reconciliation and record keeping of class payments.
- Help with organization and maintenance of CE Class calendar/spreadsheets.
- Assist in maintenance of documentation and filing systems, including filing necessary records.
- Create and send PO's to Marketing PA as needed for various invoices.
- Assist in administrative tasks involved in marketing programs.
- Answer phone calls and take messages.

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

- Knowledge of standard office policies and procedures.
- Attention to detail and exemplary organizational and time management skills.
- Strong ability for attention to detail in all areas of responsibility, including data entry and all written and oral communications.
- Demonstrated proficiency with computer programs such as Microsoft Word, Excel, and Outlook.
- Skill in filing and recordkeeping.
- Skill in the operation of a variety of office machines including personal computers, telephones and copiers.
- Skill in English composition, grammar, spelling and punctuation.

- Effective verbal and written communication skills, including active listening skills and skill in presenting findings and recommendations.
- Ability to maintain and meet demanding timelines and prioritize daily workload.
- Ability to function under pressure in a high volume constantly changing environment.
- Ability to establish and maintain harmonious working relationships with coworkers, staff and external contacts, and to work effectively in a professional team environment.
- Strong customer service orientation.
- Ability to maintain organizational and professional ethical standards.
- Experience with analyzing data and presenting data is preferred.
- Works independently with some latitude for initiative and independent judgment.
- Experience with various social media sites.

## **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.

## **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 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.

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

This position provides marketing and administrative support to the branch's Loan Officers and the Branch Business Development Coordinator with its activation, roll out and execution of marketing-related 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
- Must have reliable transportation as this position requires the use of a personal vehicle.



## **Essential Job Functions:**

- Assists Loan Officers and Branch Business Development Coordinators (BBDC) in the planning and execution of Business Development events
- Coordinates and assists Loan Officers with the green room
- Assists in the creation of videos for Loan Officers and agents
- Coordinates with Marketing & Business Development department on social media updates to promote lead generation for Loan Officers
- Posts testimonials for Loan Officers on their social media sites
- Strong communication and public speaking skills

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

- Strong knowledge background in social media including Twitter, Google Plus, Facebook, LinkedIn, and all aspects of social media
- Proficient in Microsoft Business Professional including Excel, Outlook, Word
- Excellent writing skills
- Strong verbal communication and public speaking skills
- Ability to multi-task and take direction from multiple sources
- Disciplined and task oriented with the ability to meet tight deadlines within multiple projects

## **[DIRECTOR OF INTERNAL AUDITING \(CLICK HERE TO APPLY\)](#)**

This position provides oversight and direction over the company-wide internal auditing function. This position primarily plans, leads, and performs day-to-day work activities for the Internal Audit function, designed to execute internal audit work in line with the audit plan and the company's risk management strategies.

## **Minimum Qualifications:**

- Bachelor's Degree in Business or certificate in related field; or a combination of experience and education.
- Minimum of three (3) years in an administrative, compliance, and/or quality assurance role and a minimum of one (1) year progressive management/supervisory experience; or a combination of experience and education.

## **Examples of Duties:**

- Conducts and/or coordinates a companywide internal auditing function, including coordinating use of outside auditors, as needed.
- Identifies and assesses organization's potential risk areas and development and executes an annual companywide audit plan.
- Develops audit procedures, including identifying and defining issues, developing criteria, reviewing and analyzing evidence, and documenting processes and procedures
- Communicates the results of audit projects via written reports and oral presentations to executive management.
- In concert with Risk Management and Compliance, reviews the adequacy of controls established to ensure adherence with policies, plans, procedures and business objectives.
- Assesses the reliability of financial and management information presented and assesses the means of safeguarding assets.

- Reviews established procedures and systems and proposes improvements.
- Appraises the use of resources with regard to economy, efficiency and effectiveness.
- Follows up on audit recommendations to make sure that effective action is taken or reports as such.
- Carries out ad-hoc assessments, investigations, or reviews requested by executive management.

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

- Knowledge of industry program policies, procedures, regulations and laws.
- Skill in conducting quality control reviews of audit work products.
- Skill in collecting and analyzing complex data, evaluating information and systems, and drawing logical conclusions.
- Skill in planning and project management, and in maintaining composure under pressure while meeting multiple deadlines.
- Considerable skill in negotiating issues and resolving problems.
- Skill in using a computer with word processing, spreadsheet and other business software to prepare reports, memos, summaries and analyses.
- Effective verbal and written communication skills, including active listening skills and skill in presenting findings and recommendations.
- Ability to establish and maintain harmonious working relationships with coworkers, staff and external contacts, and to work effectively in a professional team environment.
- Ability to maintain organizational and professional ethical standards.
- Works independently with extensive latitude for initiative and independent judgment.

### **EXPEDITOR (CLICK HERE TO APPLY)**

The Highlands Ranch 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

### **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.

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

This position provides day-to-day facilities-related support to branch and department management as well as to employees in a timely manner while providing excellent customer service. This position works closely with the Facilities Manager, other members of management and vendors to ensure branch openings, office moves and maintenance requests are completed in a timely manner.

### **Minimum Qualifications:**

- High School Diploma or GED
- Minimum of two (2) years customer service-oriented experience
- Minimum of two (2) years facilities-related coordination with light maintenance experience preferred, not required.
- Proficient with MS Windows and Office applications.
- This position requires the ability to work flexible hours, including weekends, to meet the needs of the business.
- This position requires travel; valid driver's license and reliable transportation is essential.

### **Examples of Duties:**

- Acts as liaison between NOVA branches and vendors
- Oversees vendors to ensure timely moves and branch openings; may arrange for furniture storage and delivery
- Assembles furniture as needed; may need to assist with moving computers
- Researches vendors and collects bids as directed; coordinates vendors for office moves and branch openings

- Works with Branches, Expediting and Corporate Departments on office moves and branch openings to ensure that Infrastructure Services, Marketing, Human Resources, and other impacted departments are aware of pending opening or office moves and appropriate materials and equipment are provided
- Works with managers to determine office assignments and locations of company equipment such as copiers, printer, fax machines, computers and phones
- Accesses and replaces broken or damage furniture
- Logs and generates facilities-related expense reports
- Manages inventory control process and procedures
- Updates and maintains accurate information in Facilities ticketing system
- Sets up computers, monitors, and telephones, when necessary, for end users
- Completes checklists to ensure that all aspects of moves and branch openings are completed
- Ensures that branches and offices are within Federal and State safety regulations
- Other duties as assigned

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

- Knowledge of applicable federal, state, and local laws, rules, and regulations in order to ensure compliance
- Effective communication skills, both verbal and written
- Ability to work independently and as part of a team
- Must possess excellent customer service skills
- Demonstrates ability to be proactive and has strong follow-up and follow-through skills
- Strong organizational skills
- Ability to manage priorities in a fast past environment

#### **GOVERNMENT INSURING COORDINATOR** [\(CLICK HERE TO APPLY\)](#)

The successful candidate will be responsible for ensuring that all government loans as insured or guaranteed within the timeframes required by HUD, VA, and investors.

#### **Minimum Qualifications:**

- High school diploma or GED is required
- Minimum of two (2) years of experience in the mortgage industry.
- Basic knowledge of mortgage loan documents is preferred.
- Understanding of Encompass (or other mortgage loan origination systems), FHA Connection and Microsoft Office preferred.

#### **Essential Job Duties:**

- Review loan files for acceptability for insurance per FHA/VA guidelines
- Review AUS and underwriting approval for accuracy and ensure that all documentation required by these documents is located within the file.
- Ensure all file documents are completed, signed, and dated.
- Work with internal and external partners to obtain missing/corrected documentation when required.
- Complete FHA insurance applications through FHA Connection.
- Submit files for FHA insurance using the Lender Insurance option within FHA Connection.
- Guaranty VA files through webLGY. Update LOS with insuring status. Other duties as assigned.

## Additional Knowledge, Skills, and Abilities:

- Able to manage a high volume of loans while effectively communicating, in writing and verbally, with investors, borrowers, NOVA personnel, and outside companies.
- Strong attention to detail, organizational and follow up skills are a must.
- Basic computer skills required.

## HR GENERALIST [\(CLICK HERE TO APPLY\)](#)

This position works closely with HR & Benefits management and is responsible for performing professional level human resources services and consultation to assigned branches and/or departments at NOVA Home Loans and other NOVA affiliates. Implements, administers and coordinates human resources programs by providing human resources services.

## Minimum Qualifications:

- Bachelor's degree in Human Resources, Business or Public Administration four (4) years of Human Resources Generalist experience; OR
- Eight (8) years of progressively responsible experience human resources experience; OR
- Any equivalent combination of education, experience and/or training.
- Professional in Human Resources (PHR), Senior Professional Human Resources (SPHR), SHRM Certified Professional (SHRM-CP), and/or SHRM Senior Certified Professional (SHRM-SCP) certification preferred, not required.
- Some travel may be required based on assigned departments and/or branches.

## Examples of Duties:

- Conducts recruitment efforts for all personnel, including development of effective and cost-efficient recruitment strategies, development and placement of advertisements, and screening for qualified applicants.
- Ensures that the hiring processes comply with company guidelines and policies as well as state and federal regulations.
- Assists with systems implementations as necessary.
- Assists with ensuring employment-related activities related to hiring, personnel status changes, and terminations are properly documented and maintained in personnel files.
- Assists with consulting with management regarding employee relations concerns and issues, such as management and employee rights and responsibilities and best practices designed to reduce conflict and litigation.
- Assists with consulting with management on performance management issues and use of performance management tools, corrective action plans, and disciplinary action.
- Implements and monitors performance evaluation program and process revising as necessary.
- Monitors and tracks employee disciplinary action.
- Assist with conducting employment-related investigations, as necessary.
- Ensures compliance with USCIS Form I-9 Employment Eligibility Verification.
- Assist with departmental compliance audits for both Human Resources and Benefits.
- Develops and maintains accurate job descriptions with input from department management and conducts classification reviews to establish new or revise existing positions.
- Ensures the proper classification of positions and provides salary analysis data to management, as necessary.

- Implements and maintains established compensation programs and consults with management on compensation-related matters such as career progression, market and equity salary adjustments, variable pay compensation, etc.
- Assists with development and implementation of HR-related policies and procedures; prepares and maintains employee handbook and policies and procedures manual; provides policy interpretation and guidance to management and employees.
- Develops and maintains affirmative action program; files EEO-1 report annually; maintains other records, reports, and logs to conform to EEO regulations.
- Prepares HR-related reports using various systems by collecting, analyzing, and summarizing data and trends.
- Ensures company complies with federal, state, and local legal requirements by studying existing and new legislation; anticipating legislation; enforcing adherence to requirements; advising management on needed actions.
- Updates job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations. Protects organization's value by keeping information confidential.
- Assists in developing and presenting training for managers and employees surrounding HR-related policies, procedures, and practices.
- Reports, maintains and monitors all workers' compensation case files and follows-up on open cases. Coordinates with Facilities, Insurance Brokers and other departments as necessary.
- Processes leaves of absences, to include determining 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.
- Assists with benefits-related activities, including facilitating Open Enrollment meetings, as needed.
- Participates in developing department goals, objectives and systems.
- Performs other related duties as required and assigned.

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

- Knowledge of and skill in applying the principles, practices and procedures of human resources administration in the areas of recruitment and employment, compensation and classifications, employee relations, and employee development and training.
- Knowledge of and skill in interpreting and applying state and federal statutes and applicable rules and regulations related to the management of human resources.
- Knowledge of statistical methods and concepts and other analytical tools used in human resources processes.
- Skill in effectively using a variety of communication processes.
- Skill in facilitating meetings and delivering presentations.
- Skill in organizing, tracking and prioritizing assignments and tasks.
- Effective verbal and written communication skills.
- Excellent interpersonal skills including the ability to exercise poise, tactfulness, and diplomacy in sensitive and confidential situations, as well as the ability to negotiate win-win outcomes.
- Demonstrated ability to provide excellent service while protecting the corporation.

## **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

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

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

[\(CLICK HERE TO APPLY – CHRIS LAWLER TEAM\)](#)

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.

#### **MARKETING COMPLIANCE ANALYST [\(CLICK HERE TO APPLY\)](#)**

The Marketing Compliance Analyst partners with various colleagues to provide assistance and support to other functions within the department. This position's core responsibilities focus on implementing assigned department-related processes to ensure compliance of NOVA's marketing, advertising, and other commercial communications with NOVA Policies & Procedures, and state and federal regulations.

#### **Minimum Qualifications:**

- At least three (3) years of progressively responsible administrative related work experience in an office setting; and
- Bachelor's degree in finance, economics, real estate, education or other business related field or equivalent work experience is preferred; or
- A combination of experience and education
- Proficiency with computers is required, including Microsoft Office Suite; a strong proficiency with Excel is preferred.
- Experience and demonstrated abilities in mortgage industry marketing/advertising compliance; at least one year of progressive experience preferred
- Knowledge, experience and demonstrated abilities in the mortgage industry; at least one year of progressive experience preferred

## **Examples of Duties:**

- Work with the Director of Compliance & Policy Management and the Director of Marketing to ensure the company's marketing resources are compliant with state and federal regulations.
- Work with the Manager of Compliance & Policy Management, Director of Compliance & Policy Management and the Director of Marketing to establish an escalation process in the review of resources.
- Act as a point-person analyzing/providing feedback to questions and scenarios for compliance with marketing and advertising related federal/state consumer financial laws; for risk mitigation; and for adherence to policies/procedures of the corporation.
- Manage and report on the Co-Marketing Invoice RESPA Compliance Review process by working with the Accounting Department to review and approve all invoices payable to a real estate agent or broker, particularly involving co-marketing activities, to include: Communicating with Loan Officers and Realtors as necessary; Facilitating corrections and/or adjustments as needed for compliance; Determine and advise on itemization needed; Analyze fair market and pro-rata values of goods and/or services rendered; Track and log invoices and corresponding supporting documentation; working with the Technology Department to automate invoices log.
- Develop, oversee, and report on the Social Media Compliance system to include: Creating and maintaining related policies and procedures; Training staff on Communication with Loan Officers and other licensed employees, as well as third-parties as necessary; Review of required compliance elements; Set and communicate expectations among employees; Perform regular audits of business-related Social Media pages; Work with representative and act as the Internal Relationship Manager of NOVA's external Social Media Compliance service provider.
- Oversee compliance of Non-Marketing Communications, including certain state-specific disclaimers and postings, Privacy Policies, consumer educational communication, NOVA's CRM communication tracks; Trademark and Copyright laws, among others.
- Create and maintain company policies and procedures for compliance surrounding Marketing & Advertising, including but not limited to Social Media, Co-Marketing, RESPA Section 8, Endorsements & Testimonials, CAN-SPAM Act, UDAAP, and MAP Rule, among others. Implement the requirements of these policies and oversee ongoing compliance.
- Review and analyze new marketing related agreements and contracts and advise on terms, conditions, and best practices to ensure compliance and adequate documentation.
- Analyze and advise on compliant lead generation scenarios and providers.
- Stay informed and up-to-date on Regulatory Oversight Entities, State Statutes and Codes, Examination Procedures, Enforcement Actions, and Federal Regulations impacting marketing through compliance training and research.
- Research, analyze, and advise on scenarios and questions related to advertising/marketing compliance.
- Participate in, conduct, and report on Onsite Branch Compliance Reviews for compliance with HUD Quality Control requirements.
- Develop Marketing Compliance-focused content to be submitted on a monthly basis for distribution in NOVA's internal newsletter, NOVAFlash, and, as needed, on a quarterly basis for distribution in Compliance's internal newsletter for managers, the CLIMB.
- Develop user-friendly compliance templates for the Marketing Team to use in developing resources.
- Create training content and materials, and conduct training for the Marketing Team, Branch Business Development Coordinators, and other interested parties on marketing compliance-related topics to strengthen capacity.
- Develop, implement, and oversee a system to track and review process steps of new marketing resources including reviewing the database of media for compliance.

- Review company websites for compliance.
- Perform periodic compliance reviews on the marketing material of LOs/LOAs/BDOs.
- Work with Marketing Department during the Onboarding process to ensure that licensing is compliant before any consumer facing media is released.
- Oversee and implement the Post-Term Compliance Verification process, to include working with Marketing Department; Communicating with former employees, and issuing formal Disassociation Notice(s), as needed. Establish and follow escalation process, as needed, to address egregious unauthorized association with NOVA.
- Conduct media research (e.g., googling) on licensed originators for potential marketing material not disclosed to the company.
- Participate and/or present in Production Sales Meetings (e.g., WIN Meetings) to communicate marketing compliance issues or updates, as necessary.
- Cross-train in licensing and policy management, as necessary.
- Participate in department meetings.
- Participate in maintaining hardcopy and electronic department files.
- Participate in regulatory report generation and documentation, as necessary.
- Participate in conference events and professional development coursework as necessary.
- Other duties as assigned

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

- Exceptional customer service with a strong service-oriented attitude
- Strong technical writing and written and verbal communication skills
- Skill set to include researching, reviewing, creating, and editing documents
- Excellent initiative, organizational and time management skills
- Demonstrated strong analytical and problem-solving skills, including use of good judgment
- Must be able to work well independently or as part of a team
- Thorough knowledge of mortgage marketing and advertising regulations and compliance requirements
- Demonstrated ability to work in a fast-paced/multi-tasking environment prioritizing tasks and responding positively to unanticipated changes while exhibiting follow through and flexibility under demanding circumstances
- Awareness of marketing practices and principles
- Effective computer software skills such as keyboarding and Microsoft Office Suite
- Attention to detail, healthy sense of urgency, high level of dedication to quality
- Ability to receive constructive criticism well
- Interact well with co-workers, at all levels within the organization
- Must be able to work under deadlines with minimal supervision
- Possess positive and professional attitude and represent the company in a positive manner
- Strong, positive attitude and work ethic essential
- In-depth knowledge of mortgage lending policies and best practices preferred

#### **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

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

The Technical Marketing Coordinator will report to the Director of Technical Marketing 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 HTML and Customer Relationship Management tools

## **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.

## **TRAILING DOCS COORDINATOR** [\*\*\(CLICK HERE TO APPLY\)\*\*](#)

The successful candidate will work with Nova business partners (i.e. investors, title companies, etc.) to ensure that all trailing documents are provided to Correspondent Investors in a timely manner.

## **Minimum Qualifications:**

- High School diploma or GED required
- Basic computer skills are required
- Basic knowledge of mortgage documents and an understanding of Encompass (or other mortgage origination systems) and Microsoft Office is preferred.

## **Essential Job Duties:**

- Process and file incoming mail as appropriate.
- Confirm receipt of final docs within loan origination system.
- Create shipping manifests when preparing docs for shipment to the investor.
- Send batches of final docs for scanning prior to shipment.
- Enter tracking information into loan origination system when documents are shipped to the investor.
- Review outstanding doc reports issued by correspondents to ensure compliance with investor requirements.
- Responsible for re-recording of documents as required.

- Monitor queue for receipt of Final HUD-1s.

**Knowledge, Skills, and Abilities:**

- Able to comply with pre-determined deadlines and work in a fast paced environment.
- Strong attention to detail is required while staying focused in a high volume environment.
- Excellent communication skills to effectively communicate with other NOVA personnel as well as Nova business partners.