

**DEPARTMENT OF SAVINGS AND MORTGAGE LENDING
STATE AGENCY JOB VACANCY NOTICE**

Opening Date: Immediately	Posting Number: SML-374	Military Specialty Codes:
Number of Openings: up to 4	Duration of Job: Regular Full Time	Army – 36A; Navy – N/A;
Classification: Non-Exempt	Group/Class #: B17/1100 or B19/1102	Coast Guard – F&S, FIN10;
Closing Date: Until Filled	Salary*: \$3,082 min-\$4,866 max FEI	Marine – 3404, 3408, 8844; Air
Location: Statewide-Texas (Remote Work)	\$3,520 min -\$5,746 max FEII *Commensurate with qualifications and experience	Force – 6F0X1, 65FX, 65WX

Benefits Offered: Comprehensive healthcare options, State of Texas retirement plan, paid vacation/holidays, Employee Assistance Program, Training/Employee Development Program, and more.

Additional information on the SAO Military Crosswalk is available here:

https://hr.sao.texas.gov/Compensation/MilitaryCrosswalk/MOSC_AccountingAuditingandFinance.pdf

JOB TITLE: Financial Examiner I / II – Mortgage Examinations

JOB DESCRIPTION: Performs entry to routine compliance examinations of residential mortgage loan companies, mortgage bankers, wrap lenders, and residential mortgage loan originators. Work involves conducting examinations of mortgage originator operations to evaluate and assess compliance with state and federal laws and regulations. Works remotely with close to moderate supervision with limited latitude for use of initiative and independent thinking.

EXAMPLES OF WORK PERFORMED:

- ◆ Conducts independent entry to routine examination of mortgage entities.
- ◆ Communicates effectively with all levels of industry employees to convey requirements and results of examinations.
- ◆ Examines records to determine statutory compliance.
- ◆ Analyzes findings and develops action plans to complete examinations /inspections.
- ◆ Verifies accuracy of documents and adequate procedures.
- ◆ Assists investigators in reviewing reports of fraud and other consumer complaint issues.
- ◆ Conducts covert examinations at the discretion of the Commissioner.
- ◆ Conducts fraud examinations, when deemed necessary.
- ◆ Perform related work as assigned.
- ◆ Obtain knowledge of mortgage regulations by becoming familiar with applicable law and regulations including the Statutes and Rules for Texas Mortgage entities; Federal regulations, and department and division policies and procedures.
- ◆ Under the supervision of the examiner-in-charge or his/her designee, assist in reviewing mortgage entity records to determine compliance with laws and regulations.
- ◆ Attend assigned schools and training seminars to improve knowledge base.
- ◆ Submit assigned tasks and administrative paperwork in an accurate, complete, and timely manner.
- ◆ Communicate examination findings to mortgage entity and management and/or board of directors under direct supervision.
- ◆ Other related work as assigned.

GENERAL REQUIREMENTS:

Financial Examiner I

- ◆ Graduation from an accredited four-year college or university required. Major course of work in business administration, finance, accounting, business, economics, or a related field is generally preferred.
- ◆ One year of experience in compliance, regulation, legal, audit or analysis is preferred.

Financial Examiner II

- ◆ Education – Same as Financial Examiner I
- ◆ Minimum of one (1) year experience in mortgage examinations is required.
- ◆ Plus, minimum one (1) year of experience in compliance, regulation, legal, audit or analysis.

SPECIAL REQUIREMENTS:

- ◆ Position may require at least 10% overnight travel.
- ◆ Must possess or obtain within 6 months a valid Texas Driver's License.
- ◆ Satisfactory driving record, credit, and criminal background checks.

KNOWLEDGE, SKILLS, AND ABILITIES:

- ◆ Knowledge of compliance procedures/practices; industry terminology and practices; business operation procedures; and management control and internal reporting techniques.
- ◆ Extensive computer skills, including spreadsheet and word processing software.
- ◆ Ability to examine or inspect records, operational procedures, and documents; draft clear and concise reports and correspondence regarding findings; and apply relevant rules, regulations and statutes.
- ◆ Ability to work independently, meet deadlines, and handle multiple tasks.
- ◆ Strong analytical and critical thinking skills.
- ◆ Attention to detail.
- ◆ Ability to maintain confidentiality and handle sensitive information.
- ◆ Good written and verbal communication skills.
- ◆ Tact and ability to work in a cooperative manner.

NOTE:

- ◆ The position may require additional work hours including evenings, weekends, and/or holidays to meet critical deadlines.
- ◆ The job posting in no way states or implies that the duties listed above are all inclusive. Employees are required to perform other duties as assigned.

External final male applicants who are 18-25 years of age will be required to furnish proof of registration or exemption from registration with the Selective Service System as a condition of state employment.

All offers of employment are contingent upon the candidate having legal authorization to work in the United States. Failure to present such authorization within the time specified by the U.S. Department of Labor will result in the offer being rescinded.

All offers of employment are also contingent upon satisfactory credit check.

HOW TO APPLY:

Submit a completely filled out state of Texas application using one of the methods below:

- ◆ Online at <https://www.workintexas.com>, or
- ◆ Email to jobs@sml.texas.gov, or
- ◆ Mail to 2601 N. Lamar Blvd., Ste. 201, Austin, TX 78705, or
- ◆ Fax to 512-475-1505.

Applications are available at <https://www.twc.texas.gov/files/jobseekers/texas-application-employment-twc.pdf>.

Resumes and cover letters are optional. Resumes are not accepted in lieu of a completed application.

For directions or to request physical accommodations call Human Resources at 512-475-0614.

E-Verify – This organization participates in E-Verify. This employer will provide the Social Security Administration (SSA) and, if necessary, the Department of Homeland Security (DHS), with information from each new employee's Form I-9 to confirm work authorization.

Department of Savings and Mortgage Lending is an equal opportunity employer.