

# DEPARTMENT OF SAVINGS AND MORTGAGE LENDING

## STATE AGENCY JOB VACANCY NOTICE

<b>Opening Date:</b> Immediately	<b>Posting Number:</b> SML-381	<b>Military Specialty Codes:</b>
<b>Number of Openings:</b> Up to 3	<b>Duration of Job:</b> Regular Full Time	<b>Army</b> – 36A; <b>Navy</b> – N/A;
<b>Classification:</b> Exempt	<b>Group/Class #:</b> B25/1108	<b>Coast Guard</b> – F&S, FIN10;
<b>Closing Date:</b> Until Filled	<b>Salary*:</b> \$5,521 min - \$9,055 max	<b>Marine</b> – 3404, 3408, 8844; <b>Air</b>
<b>Location:</b> Austin, Statewide (Remote Work)	*Commensurate with qualifications and experience	<b>Force</b> – 6F0X1, 5FX, 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](https://hr.sao.texas.gov/Compensation/MilitaryCrosswalk/MOSC_AccountingAuditingandFinance.pdf)

**JOB TITLE:** Financial Examiner V – Thrift Examinations – Loan Review

**JOB DESCRIPTION:** Performs highly complex (senior-level) financial examination work. Work involves primarily reviewing and classifying loans with regard to a risk management examination to determine their financial condition, level of internal control, and compliance with statutory requirements. Communicates with the examiner-in-charge and/or bank management. May supervise the work of others. Works under limited supervision with considerable latitude for the use of initiative and independent judgment.

### EXAMPLES OF WORK PERFORMED:

- ◆ Conducts independent review and classification of loans during a Risk Management Examination/Visitation.
- ◆ Examines records to evaluate underwriting and credit administration practices (i.e., terms and structure loans, including length, interest rate, conveyances and pay terms) on loans to determine if loans are made within the bank's policy and in compliance with governing laws and regulations.
- ◆ Reviews unusual or complex loan files.
- ◆ Reviews compliance with legal lending limits and identifies concentrations of credit.
- ◆ Analyzes financial information, file documentation, and prepares questions for bank management regarding the credit reviewed.
- ◆ Assess the reasonableness of the Allowance for Credit Losses.
- ◆ Prepares documentation and work papers to support findings.
- ◆ Analyzes issues, discusses findings with the examiner supervising the loan review and/or the Examiner-in-charge. Makes recommendations to Examiner-in-Charge and/or Supervisory staff regarding loan portfolio deficiencies.
- ◆ May supervise the work of others.
- ◆ Performs related work as assigned.
- ◆ Other related tasks as assigned.

### GENERAL QUALIFICATIONS:

- ◆ Experience and Training: Five years of significant experience in loan review, credit analysis, or credit administration. Extensive knowledge of financial institution fundamentals in both state and federal regulatory environment. Work experience in a financial institution is desirable. Specialized knowledge or designations in real estate appraisal also a plus.
- ◆ Education: Graduation from an accredited four-year college or university with major course work in business, finance, economics, or accounting, with a minimum of nine hours in accounting.
- ◆ Certified Public Accountant, Certified Internal Auditor, or Commissioned Bank Examiner designation a plus.

- ◆ Must possess a valid Texas driver's license and be willing to travel 70% of the time.

#### **KNOWLEDGE, SKILLS, AND ABILITIES:**

- ◆ Excellent written and verbal communication skills, including the ability to assist with training less experienced or lower-level examination staff.
- ◆ Personal computer proficiency, preferably with both word processing and spreadsheet software.
- ◆ Significant knowledge of rules and regulations relating to the lending industry.
- ◆ Extensive knowledge of state and federal statutes and regulations and Departmental policies.
- ◆ Strong analytical abilities: ability to develop and modify work procedures to improve efficiency.
- ◆ Interpersonal skills and ability to work as part of a team and self-motivation to work independently and unsupervised to complete work by identified deadlines in sometimes stressful situations.
- ◆ Ability to meet deadlines, handle multiple tasks and work independently with limited supervision.
- ◆ Ability to maintain confidentiality.

#### **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 background and 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 [humanresources@sml.texas.gov](mailto:humanresources@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/sites/default/files/busops/docs/state-of-texas-applications-e-133-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.**