

DEPARTMENT OF SAVINGS AND MORTGAGE LENDING

STATE AGENCY JOB VACANCY NOTICE

Opening Date: Immediately	Posting Number: SML- 384	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, B19/1102	Coast Guard– F&S Marine –
Closing Date: Until Filled	Salary*: \$3,332 min-\$5,116 max FEI	3404 Air Force – 6FDX1,65FX
Location: TX -Statewide	\$3,771 min -\$6,034 max FEII	
(Remote Work-must reside in Texas)	*Commensurate with qualifications and experience	

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: Financial Examiners I: Performs entry-level financial examination work, specifically: routine compliance examinations of residential mortgage loan companies, mortgage bankers, wrap lenders, and residential mortgage loan originators with the assistance of others. Work involves conducting examinations of mortgage originator operations to evaluate and assess compliance with state and federal laws and regulations. Works remotely under close supervision, with minimal latitude for the use of initiative and independent judgment.

Financial Examiner II: Performs routine (journey-level) financial examination work, specifically: 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 under moderate supervision, with limited latitude for the use of initiative and independent thinking.

EXAMPLES OF WORK PERFORMED:

- ◆ Conducts routine compliance examinations with the assistance of other examiners.
- ◆ Assists examiner-in-charge or serves as examiner-in-charge by planning, organizing, and supervising examinations.
- ◆ Adheres to examination schedule and monitors examination activity to ensure compliance with examination priorities.
- ◆ Coordinates with industry to schedule examinations, convey requirements, and gather required documentation.
- ◆ Reviews and analyzes records and policies and procedures related to the activities of mortgage companies/bankers and their loan originators to determine compliance with state and federal laws and regulations.
- ◆ Verifies the accuracy of records, work papers and related financial statements; determines proper documentation and adequate procedures; and detects and records variances.
- ◆ Follows established examination procedures to collect and analyze data.
- ◆ Works with the Chief Mortgage Examiner and Senior Mortgage Examiners to analyze issues and develop action plans to complete examinations.
- ◆ Conducts exit meetings to communicate findings, address deficiencies, and provide guidance and recommended corrective measures with the guidance and assistance of other examiners.
- ◆ Prepares mortgage examination reports and work papers.
- ◆ Coordinates with complaint investigators to follow up on consumer complaints.
- ◆ Performs related work as assigned.

GENERAL REQUIREMENTS:

Financial Examiner I

- ◆ Graduation from an accredited four-year college or university required with major course work in business administration, finance, accounting, 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 two years of experience in compliance, regulation, legal, audit or financial analysis is required.
- ◆ Completion of a minimum of one year of on-the-job service and training relating to mortgage entity examinations.

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, criminal background and credit check.

KNOWLEDGE, SKILLS, AND ABILITIES:

- ◆ Knowledge of compliance procedures/practices; mortgage industry terminology and practices; business operating procedures; and management control and internal reporting techniques.
- ◆ Extensive personal 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.
- ◆ Other duties as assigned.

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, or
- ◆ Mail to 2601 N. Lamar Blvd., Ste. 201, Austin, TX 78705, or
- ◆ Fax to 512-475-1505.

Applications are available at <https://www.sml.texas.gov/wp-content/uploads/2023/12/texas-application-employment.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.