



NORTH CAROLINA, STATE OF (NC)  
invites applications for the position of:

# OCOB Financial Examiner

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**JOB CLASS TITLE:** OCOB Financial Examiner

**POSITION NUMBER:** 60080563

**DEPARTMENT:** NC Office of the Commissioner of Banks

**SALARY RANGE:** \$42,420.00 - \$110,000.00 Annually

**RECRUITMENT RANGE:** \$66,420 - 81,180

**SALARY GRADE / SALARY GRADE EQUIVALENT:** 77

**COMPETENCY LEVEL:** Journey

**APPOINTMENT TYPE:** Permanent Full-Time

**WORK LOCATION:** Wake County

**OPENING DATE:** 06/19/12

**CLOSING DATE:** 07/02/12 5:00 PM Eastern Time

**DESCRIPTION OF WORK:**

Seeking two journey level financial examiners to join the mortgage industries division. One position will be aligned to the mortgage servicing industry and the second position will be aligned to the mortgage origination industry. The primary purpose of these positions is to gather, organize, review & analyze information concerning the operation of mortgage servicers and/or mortgage lenders and brokers, to ensure the safe and lawful conduct of the business and compliance with applicable lending laws and regulations. The Examiner draws conclusions regarding federal and state compliance; identifies unusual activity, such as improper servicing or origination activity, unethical collection practices, misapplication of loss mitigation criteria, and mortgage fraud for further investigation. Examiner will communicate information to servicing and mortgage industry management and others consistent with OCOB regulations, laws, policies and industry practices. Examiner develops and maintains professional working relationships, prepares accurate and timely written reports, demonstrates strong verbal communication skills, and recommends corrective actions. Examiner may testify in judicial hearings. Examiner may work in a team environment or independently, adapts easily to changing circumstances. Examiner will work under general supervision, demonstrate sound judgment in making decisions and recommendations, presents findings and train others as assigned.

**KNOWLEDGE, SKILLS AND ABILITIES / COMPETENCIES:**

Demonstrates professional level of working knowledge in: both state and federal laws, rules, regulations and procedures applicable to the mortgage servicing and/or origination industry; real estate and financial accounting related to the mortgage servicing and/or origination industry; knowledge of mortgage servicing and/or origination industry standards and best practices; knowledge of fraud related activities and how to detect instances of such fraud. Candidate must have knowledge and ability to use applicable information technology to meet work needs of division. Performance abilities include but are not limited to the following; objectivity, time management, integrity, clarity (report writing and oral presentations), attention to detail, teamwork, professional presentation, initiative, and organizational sensitivity. Proficient knowledge and use of Microsoft excel, word, and outlook required.

\*\*\*\* WORK ENVIRONMENT INVOLVES OVER 50% OVERNIGHT TRAVEL \*\*\*\*

Examiners may reside anywhere in the state of North Carolina. Examiners work a compressed work schedule, with every Friday off.

**MINIMUM EDUCATION AND EXPERIENCE REQUIREMENTS:**

In addition to the above required knowledge, skills, and abilities, candidate must possess a Bachelor degree in a related field (mortgage servicing, mortgage origination, banking, finance, business) and minimum of two courses (at least 6 hours) of accounting or equivalent work experience. Requires excellent communication abilities, both oral and written. Applicant must have five (5) or more years recent experience in one or more of the following: mortgage servicing or origination industry, financial industry, regulatory compliance. Experience in creating spreadsheets and reports through data analysis.

**SUPPLEMENTAL AND CONTACT INFORMATION:**

**Online Applications Accepted Only**

The NC Office of the Commissioner of Banks selects applicants for employment based on job related knowledge, skills, and abilities without regard to race, color, gender, national origin, religion, age, genetic information, disability, political affiliation or political influence.

All experience MUST be listed on the application to be considered. **A COPY of College Transcript MUST be uploaded and submitted with your application.** Degrees must be from appropriately accredited institutions.

Applicants seeking Veterans Preference must attach a copy of their form DD-214.

For additional information about NCCOB, please refer to [www.nccob.gov](http://www.nccob.gov). You may contact Rosemary Huffman at 919/715-7768 if you have questions about this posting.

\*\*\* Must embrace and actively support OCOB's values \*\*\*

## OCOB Financial Examiner Supplemental Questionnaire

- \* 1. Do you have at least 5 recent years experience specifically in mortgage lending?  
Yes   No
  
- \* 2. Do you have at least 5 recent years experience specifically in the servicing industry?  
Yes   No
  
- \* 3. Do you have at least 5 recent years directly related experience with TILA, RESPA, ECOA, and HMDA?  
Yes   No
  
- \* 4. Do you have at least 5 recent years report writing experience in regard to the mortgage lending and servicing industry?  
Yes   No
  
- \* 5. Are you available to work Monday through Thursday, 10 hours per day, as well as travel overnight possibly 50% of the time?  
Yes   No
  
- \* 6. If you are a college graduate, to be considered for this position, your transcript is required. Have you attached your college transcript to this application?  
Yes   No
  
- \* 7. Do you have at least 5 years experience in underwriting mortgage loans?  
Yes   No
  
- \* Required Question