

Minimum Qualification Specifications
for the class:

HOUSING LOAN SERVICES OFFICER

Basic Education/Experience Requirements

Graduation from an accredited four (4) year college or university with a bachelor's degree in finance, banking, accounting or other closely related field.

Excess work experience as described under the General and/or Specialized Experience, below, or any other responsible administrative, professional or analytical work experience that provided knowledge, skills and abilities comparable to those acquired in four (4) years of successful study while completing a college or university curriculum leading to a baccalaureate degree in the above majors may be substituted on a year-for-year basis. To be acceptable, the experience must have been of such scope, level and quality as to assure the possession of comparable knowledge, skills and abilities.

The education or experience background must also demonstrate the ability to write clear and comprehensive reports and other documents; read and interpret complex written material; and solve complex problems logically and systematically.

Experience Requirements

Applicants must have had progressively responsible experience of the kind, quality and quantity described in the following paragraphs, or any equivalent combination of training and experience:

General Experience: One and one-half (1-1/2) years of progressively responsible work experience in the general field of real estate financing. Examples of such qualifying experience include the following: credit investigation and analysis, including the evaluation of the skill and integrity of management, the firm's financial stability, etc.; servicing the loan portfolio of a bank, savings and loan association or governmental agency; reviewing and processing applications for loans in the capacity of lender or guarantor; collection, foreclosure or similar real estate related work.

Specialized Experience: Two (2) years of progressively responsible work experience which involved processing and servicing of single-family mortgage loans. Such work experience must clearly demonstrate the applicant's knowledge of pertinent laws, rules, regulations and procedures governing the financing and collection of single-

family mortgage loans.

Supervisory Aptitude: Applicants must possess supervisory aptitude. Supervisory aptitude is the demonstration of aptitude or potential for the performance of supervisory duties through successful completion of regular or special assignments which involve some supervisory responsibilities or aspects of supervision, e.g., by serving as a group or team leader; or in similar work in which opportunities for demonstrating supervisory capabilities exist; or by the completion of training courses in supervision accompanied by application of supervisory skills in work assignments; and/or by favorable appraisals by a supervisor indicating the possession of supervisory potential.

Substitutions Allowed

1. A master's degree from an accredited college or university in finance, banking, accounting or other closely related major may be substituted for one (1) year of the required General Experience.
2. A Ph.D. degree from an accredited college or university in any of the above cited majors may be substituted for all of the required General Experience.
3. Excess Specialized Experience of the type and quality described above may be substituted for the required General Experience on a year-for-year basis.

Quality of Experience

Possession of the required number of years of experience will not in itself be accepted as proof of qualification for a position. The applicant's overall experience must have been of such scope and level of responsibility as to conclusively demonstrate that he/she has the ability to perform the duties of the position for which he/she is being considered.

Selective Certification

Specialized knowledge, skills and abilities may be required to perform the duties of some positions. For such positions, Selective Certification Requirements may be established and certification may be restricted to eligibles who possess the pertinent experience and/or training required to perform the duties of the position.

Agencies requesting selective certification must show the connection between the kind of training and/or experience on which they wish to base selective certification and the duties of the position to be filled.

Tests

Applicants may be required to qualify on an appropriate examination.

Physical and Medical Requirements

Applicants must be able to perform the essential functions of the position effectively and safely, with or without reasonable accommodation.

This is an amendment to the minimum qualification specifications for the class HOUSING LOAN SERVICES OFFICER, which were approved on June 15, 1987.

Date Approved: 2/13/17

James K. Nishimoto
for JAMES K. NISHIMOTO, Director
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