



# NORTHERN MARIANAS HOUSING CORPORATION

## JOB VACANCY ANNOUNCEMENT

OPENING DATE: October 05, 2021

CLOSING DATE: October 20, 2021 TIME: 4:00 P.M.

<b>NMHC JVA No.</b>	<b>Positions:</b>	<b>Salary:</b>
2021-037	Loan Specialist I	\$29,023.47-\$33,627.00- per annum- Classified

Employment application form, detailed job description, qualification requirements and other information may be accessed at [www.nmhcgov.net](http://www.nmhcgov.net) .

Applicants may submit their applications through the following options: Submission at the at the NMHC Central Office in Garapan, Saipan; or at the Drop Box located in front of the NMHC Central Office building; or email application and documents to [officemanager@nmhcgov.net](mailto:officemanager@nmhcgov.net).

All applicants must complete and submit the NMHC Employment Application Form together with required documents that are listed in the Employment Application Package. Failure to provide the required documents will result in automatic disqualification. NMHC and all its properties are drug-free zones; therefore, selected applicant will be subject to pre-employment drug screening.

It is the policy of the Northern Marianas Housing Corporation (NMHC) that the merit system will be applied and administered according to the principle of equal opportunity for all citizens and nationals as defined by its personnel regulations and the Northern Marianas Commonwealth Constitution regardless of age, race, sex, religion, political affiliation or belief, marital status, disability or place of origin.

For inquiries, please contact Mr. Jacob Muna, Office Manager, at (670) 234-6866/9447or by email to [officemanager@nmhcgov.net](mailto:officemanager@nmhcgov.net) . NMHC is a fair housing agency and an equal opportunity provider, lender and employer.

/s/

**JESSE S. PALACIOS**

Corporate Director



# NORTHERN MARIANAS HOUSING CORPORATION

P.O. BOX 500514, Saipan, MP 96950-0514

Email: [nmhc@nmhc.gov.mp](mailto:nmhc@nmhc.gov.mp)

Website: <http://www.nmhc.gov.net>

Tels: (670) 234-9447

234-6866

234-7670

Fax: (670) 234-9021

## JOB DESCRIPTION

**Position:** Loan Specialist  
**Division:** Mortgage and Credit Division  
**Division Manager:** Mortgage and Credit Manager

### Summary:

The position involves routine to moderately complex responsibilities associated with packaging or underwriting loans utilizing local/federal funding sources. Incumbent works with limited supervision, exercises judgment and makes decisions based on underwriting and fair lending, local/federal statutes, policies and procedures. Incumbent reports directly to the Manager, Mortgage Credit Division.

### Duties and responsibilities – includes, but not limited to the following:

1. Provides guidance and assistance to applicants during housing loan application intake;
2. Interviews loan applicants and obtains pertinent information for the purpose of loan and of making an informed decision as to their credit-worthiness and repayment ability;
3. Packages housing loan applications for a variety of housing loan programs administered by NMHC or in which NMHC participates, in accordance with established policies and procedures;
4. Counsels applicants and/or borrowers with credit problems;
5. Takes appropriate action and/or follow-up for payment by delinquent borrowers;
6. Maintains appropriate waiting/pending list and ascertains timely retrieval of data;
7. Conducts site inspections of a prospective single-family dwelling project (when necessary);
8. Records legal instruments executed at loan closing or to release satisfied mortgage;
9. Conducts research for questionable property ownership of housing loan applicants;
10. Serves legal notices for defaulted housing loans;
11. Prepares reports for the Manager's approval and/or as requested by the Corporate Director and/or Board;
12. Performs environmental review for home construction and home rehabilitation projects;
13. Performs monitoring of homeowners for compliance with the affordability period; and
14. Performs related duties as assigned by Manager and/or Corporate Director.

### **Qualification Requirements:**

(A) Bachelor's Degree from a U.S. Accredited college or university with experience in processing of personal loans, commercial loans, mortgage loans, or related field; (B) Associate's Degree with two (2) years experience in processing of personal loans, commercial loans, mortgage loans, or related field; (C) High School graduate with four (4) years experience in processing of personal loans, commercial loans,

mortgage loans, or related field.



**“NMHC is an equal employment and fair housing public agency”**

**Tinian Field Office**

Tel: (670)433-9213

Fax: (670)433-3690

**CDBG-DR Office**

Tel: (670)233-9447/9448/9449

**Rota Field Office**

Tel: (670)532-9410

Fax: (670)532-9441

Computer literacy is essential including ability to handle math computation, including the ability to communicate verbally and in writing, and prepare routine to moderately/highly complex correspondences and reports are essential to program requirements. Familiarity with loan procedures/closing and/or documentation using the residential credit mortgage process is highly beneficial. Familiarity with Code of Federal Registers and other statutes relative to U.S. Department of Housing and Urban Development or other federal programs and some background in interviewing applicants to determine eligibility for program participation are also equally important and highly beneficial.

**Equal Employment Opportunity:** It is the policy of NMHC that the personnel merit system is administered according to the principle of equal opportunity for all citizens and nationals as defined by the Northern Marianas Commonwealth Constitution regardless of age, race, sex, religion, political affiliations or belief, marital status, disability or place of origin.

**Conditional Requirements:** This position is “NOT EXEMPT”: is eligible to receive overtime payment for overtime hours performed pursuant to the NMHC Personnel Regulations and the Fair Labor Standards Act (FLSA).

**Equal Employment Opportunity:** No employee will be denied employment because of race, color, religion, sex orientation, ancestry or disability.

**NMHC and all its properties are drug-free zones. Selected applicants will undergo a pre-employment drug testing.**



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Website: <http://www.nmhc.gov.net>



## WHAT TO CONSIDER WHEN COMPLETING YOUR APPLICATION FOR EMPLOYMENT

1. Complete as thoroughly and correctly as possible each of the thirty-one (31) items listed on the Employment Application.
2. Before submitting your Employment Application, make sure that you attach the following:
  - a. Cover Letter and Resume
  - b. NMHC Applicant's Statement
  - c. High School Diploma or GED Certificate
  - d. College Degree and/or Official Transcript when claiming a Degree
  - e. Police Clearance (Criminal Record – Good within 90 days)
  - f. Certificate of Training/Workshops
  - g. Professional/occupational License (if any related to the job applied for)
  - h. Form DD-214 (Military Discharge Paper)
  - i. Permanent Resident Card/Passport if not a U.S. Citizen
  - j. Valid CNMI Driver's License
3. Make sure that you sign and date your Employment Application before submitting.
4. If you are applying for a specific job vacancy, make sure that you include position title.
5. Application and required documents must be submitted on or before the closing date of the announcement.

**NOTE: FAILURE TO PROVIDE ALL DOCUMENTS NOTED ABOVE WILL BE SUBJECT TO DISQUALIFICATION.**

**NMHC IS A DRUGFREE WORKPLACE.  
A DRUG SCREENING IS REQUIRED FOR ALL APPLICANTS WHO ARE  
CONSIDERED FOR EMPLOYMENT.**

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# APPLICATION FOR EMPLOYMENT

<b>GENERAL INSTRUCTIONS:</b> BEFORE COMPLETING, PLEASE READ THE CERTIFICATION SECTION AT THE END OF THIS APPLICATION. TYPE OR PRINT ALL ANSWERS CLEARLY WITH A DARK BALL POINT PEN. ANSWER ALL QUESTIONS FULLY AND ACCURATELY; SIGN, DATE AND RETURN THE APPLICATION TO THE NORTHERN MARIANAS HOUSING CORPORATION FOR PROCESSING.						DO NOT WRITE IN THIS SPACE.	
1. POSITION(S) APPLIED FOR		2. ANNOUNCEMENT NUMBER					
3. POSITION(S) APPLIED FOR		4. ANNOUNCEMENT NUMBER					
5. NAME (FIRST, Middle, Last)		6. SOCIAL SECURITY NUMBER					
7. MAILING ADDRESS (P.O. Box Number or Number and Street)		8. PHONE NUMBERS <small>Home Work</small>					
9. ISLAND (or City and State)		10. ZIP CODE					
11. BIRTHDATE (Month, Date, Year)		12. BIRTHPLACE				13. CITIZENSHIP United States <input type="checkbox"/>  Other <input type="checkbox"/> Specify: _____	
14. GENDER MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>		15. MARITAL STATUS (Married, Single, Widowed, Divorced, Separated)					
16. INDICATE PLACE OF RESIDENCE		PERMANENT RESIDENCE		PRESENT RESIDENCE		17. PERSON ABLE TO CONTACT YOU <small>(Name, Address, Phone Number)</small>  19. OTHER NAMES WHICH YOU ARE OR HAVE BEEN KNOWN BY	
18. LIST THE LANGUAGES YOU KNOW		Indicate your knowledge by placing "X" in the proper columns.					
		Read	Speak	Understand	Write		
20. WITHIN THE LAST FIVE YEARS OF EMPLOYMENT HAVE YOU:		a) BEEN TERMINATED FOR ANY REASONS? Yes <input type="checkbox"/> No <input type="checkbox"/>		b) QUIT A JOB TO AVOID BEING TERMINATED Yes <input type="checkbox"/> No <input type="checkbox"/>		c) BEEN CONVICTED OF ANY CRIMINAL OFFENSE Yes <input type="checkbox"/> No <input type="checkbox"/>	
If your answer is "yes" to 20, give details in item 29.							
21. LOWEST PAY YOU WILL ACCEPT \$ _____ per		22. WILL YOU ACCEPT TO TRAVEL (Check one) None <input type="checkbox"/> Some <input type="checkbox"/> Often <input type="checkbox"/>			23. WHEN WILL YOU BE AVAILABLE TO BEGIN WORKING?		
24. LAST PREVIOUS EMPLOYMENT WITH TRUST TERRITORY GOVERNMENT OF THE NORTHERN MARIANA ISLANDS							
(A) Are you retired from and receiving retirement benefits from the Commonwealth government?		a) Yes <input type="checkbox"/>		b) Yes, but qualify for Exemption payment to 1 CMC §8392(a) <input type="checkbox"/>		c) No <input type="checkbox"/>	
(B) Job Title	Organization	Grade or Pay Level		From (Month, Year)	To (Month, Year)		

25. EDUCATION AND TRAINING (Official school transcript and diploma or certificates must be attached to this application upon submission for all education and training claimed under A through I)										
(A) Name and Location of Elementary / High School attended				(B) Highest Grade Completed			(C) If Graduated, Give Date			
(D) Name and location of College/University attended (Start with your present to previous)				Dates attended		Credits Completed		Type of degree	Year of degree	
				From	To	Semester Hours	Quarter Hours			
(E) Chief undergraduate college subjects			Credits Completed		(F) Chief graduate college subjects				Credits Completed	
			Semester Hours	Quarter Hours					Semester Hours	Quarter Hours
(G) Name and location of other schools attended (trade, Vocational, business, military, correspondences)			Credits Completed		(H) Subject studied				If Certificate received, give date	
			From	To						
(I) Special qualifications, skills, honors (licenses, operate office machines, data processing equipment, vehicles, construction equipment, etc.)								Words per minute		
								Typing	Shorthand	
26. EXPERIENCE: Fill in each block completely. Start with your present or most recent employer and work back. Describe all of your work listing your most important duties first. If you supervised others, describe your supervisory responsibilities. If work was part-time show average number of hours worked per week. Account the periods over the last ten years.										
1.	Dates of Employment (Month, Year) From To			Position Title				Do not write in this space		
Salary			Place of Employment			Grade or Pay Level				
Starting \$ per										
Final \$ per										
Name and Address of employer				Name and Title of Immediate Supervisor				Hours Per Week		
Reasons for Leaving						Number and Kind of Employees Supervised				
Description of Work										



5.	Dates of Employment (Month, Year) From _____ To _____	Position Title	Do not write in this space
	Salary Starting \$ _____ per _____ Final \$ _____ per _____	Place of Employment	
	Name and Address of employer	Name and Title of Immediate Supervisor	Hours Per Week
	Reasons for Leaving	Number and Kind of Employees Supervised	
Description of Work			
27.	LIST THREE PERSONS NOT RELATED TO YOU WHO HAVE DEFINITE KNOWLEDGE OF YOUR QUALIFICATIONS AND FITNESS FOR THE JOB FOR WHICH YOU ARE APPLYING. (Do not list supervisors you listed under Item 26.)		
	Full Name	Present Address	Business or occupation
28.	MAY WE CONTACT YOUR PRESENT EMPLOYER?    Yes <input type="checkbox"/> No <input type="checkbox"/>		
29.	FOR DETAILED ANSWERS, use space below. (Correspond your answer to the item number)		
	Item Number		
30.	ARE YOU OR ANY IMMEDIATE FAMILY A TENANT/LANDLORD UNDER NMHC'S SECTION 8 PROGRAM?    Yes <input type="checkbox"/> No <input type="checkbox"/>		
31.	ARE YOU OR YOUR IMMEDIATELY FAMILY A RECIPIENT OF THE HOME LOAN PROGRAM?    Yes <input type="checkbox"/> No <input type="checkbox"/>		

**ATTENTION: READ THE FOLLOWING CAREFULLY BEFORE SIGNING THIS APPLICATION**

A false answer or statement, or attempt to deceive or defraud in this application is grounds for rating you ineligible for employment with the; as per PART III A B G of the PSSR&R COMMONWEALTH GOVERNMENT OF THE NORTHERN MARIANA ISLANDS or for dismissing you from employment with the Northern Marianas after appointment. All statements made in this application are subject to investigation, including a check of court records and former employers. All information pertinent to this application will be considered in determining your present fitness for employment with the NORTHERN MARIANAS HOUSING CORPORATION, COMMONWELATH OF THE NORTHERN MARIANA ISLANDS.

**CERTIFICATION**

I CERTIFY that I have read and understand the foregoing paragraph. I FURTHER CERTIFY that all of the answers and statements made in this application are true, complete and correct to the best of my knowledge and belief and are made in good faith.

SIGNATURE OF APPLICANT (DO NOT PRINT)

DATE (Month, day, year)





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***NOTE: PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING THIS ADDENDUM TO THE APPLICATION FOR EMPLOYMENT.***

## **APPLICANT'S STATEMENT**

I hereby certify that the information provided on my Application for Employment (and accompanying resume, if any) is true and completed to the best of my knowledge. I also agree that any falsified information or significant omissions may disqualify me for further consideration for employment and may be considered justification for dismissal if discovered at a later date.

I authorize NMHC to make a thorough investigation of my past employment and activities, agree to cooperate in such investigations, and release from any liability or responsibility all persons and companies requesting or supplying information.

I further agree to submit to any lawful drug or other aptitude testing that may be required as a condition of employment or continued employment, and understand that unless otherwise prohibited by law, refusal to submit to drug testing during the course of my employment may result in discharge pursuant to NMHC's Employee Drug and Alcohol Policy.

I certify that I have read and do understand the foregoing paragraphs.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

*NMHC is an equal opportunity employer and will not discriminate or tolerate discrimination against any employee or applicant in any manner prohibited by law.*

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