



NewDayCareers.com

#### **About NewDay USA:**

NewDay USA is a Nationwide Financial Services Company that was founded in 1999. We are focused on providing our Nation's Military Veterans with the opportunity to achieve financial security. Service is at the core of everything we do. Our first priority is to serve America's Veterans and homeowners; understanding their needs and providing them with a Lifetime Plan and commitment that supports their goals of financial independence. Through NewDay University, we continuously invest in the education of our team and our partners, as this training helps us to provide for successful careers in financial services. We take pride in one another and in the work that we do, taking part in the empowerment of one another to reach our full potential as individuals and as a team. Our greatest strengths lie in our ability to embrace new opportunities and adapt to the ever-changing financial markets. Through unity and commitment to one another, we have achieved tremendous success for our team and for those we serve. We believe in giving back – making a difference in the lives of those we serve. Giving to each other and supporting America's Veteran homeowners and communities is at the heart of who we are not only as a family, but as a company. Finally, we believe that integrity is not just about what we do but how we do it. NewDay USA leads the industry in ensuring compliance, accountability, and instilling trust in one another by living the values we stand for everyday. NewDay USA has been awarded the Top Workplace for Career Training in 2014 by the Baltimore Sun, an A+ Rating with the BBB, and as a reflection of our growth and success having become one of the top 10 largest VA Lenders in the country.

#### **Summary:**

Credit Analysts play a significant role in the loan building process, working closely with Loan Officers and Underwriters as an intermediary, preparing necessary documents. Among other things, the Credit Analysts primary function is to assemble proper loan documents that meet requirements for underwriting.

#### **Essential Responsibilities:**

- Review documents to determine eligibility
- Order and review titles; work with title company to resolve discrepancies
- Order and review Verifications of Rent, Mortgage, and Income
- Review all supporting loan documents submitted by Loan Officer to be certain that they verify information on the application
- Request Loan Officer assistance where required to obtain needed loan documentation
- Review loan stipulations from Underwriting and gather documents needed to clear them and obtain a "clear to close"
- Schedule closing with Title Company and borrower

#### **Requirements and Skills:**

- Bachelors Degree (Minimum)
- 3.0+ Overall GPA, preferred
- Proficiency in Microsoft Office
- Desire to overachieve and strong work ethic
- High level of integrity
- Detail oriented, possess strong organizational skills and demonstrate the ability to multitask and resolve issues in a timely manner
- Ability to interact with peers in a "team environment"

#### **Benefits:**

- Salary plus bonuses
- State-of-the-Art and Award Winning Training Facility
- In-house Certified NMLS Trainer
- Employer Matched 401k Retirement Package
- Medical, Dental, and Vision Insurance
- Short and Long Term Disability Insurance
- Fast-paced, Energetic Work Environment
- Strong Growth and Commitment to Promoting from Within
- Leadership and Management Development Training
- Numerous Monthly, Quarterly, and Yearly Awards, Contests, Promotions, and Recognitions