

POSITION DUTY STATEMENT

DFPI-HRO 203 (Rev. 08-21)



NAME Vacant	EFFECTIVE DATE
CLASSIFICATION TITLE Senior Financial Institutions Examiner	POSITION NUMBER 410-123-4102-002
WORKING TITLE Regulatory Specialist	DIVISION/OFFICE/UNIT/SECTION Corporations and Financial Institutions/Escrow and Mortgage Lending Office/CRMLA
BARGAINING UNIT R01	GEOGRAPHIC LOCATION Sacramento, San Francisco, Los Angeles, San Diego

General Statement: Under the general direction of Financial Institutions Manager (FIM), the Senior Financial Institutions Examiner (SFIE) plans, coordinates, and assists in the development and maintenance of the examination program under the California Residential Mortgage Lending Act (CRMLA) and California Financing Law (CFL) for the Escrow and Mortgage Lending Office. The SFIE performs at the expert level of the series. Assignments are challenging and complex requiring well-developed analytical skills and there is greater accountability and responsibility for decisions and actions. The position requires extensive travel within and outside of California to perform examinations, as well as office duties. Duties include, but are not limited to, the following:

A. Specific Assignments [Essential (E) / Marginal (M) Functions]:

40% Examination Procedures Performed (E)

Independently plans, organizes, assigns and conducts the most complex regulatory examinations of companies licensed under the CRMLA and/or CFL, including those that have significant regulatory compliance issues. Follows the Department's Examination Program procedures and applies general and specialized accounting principles and auditing standards and develops additional examination procedures and program activities when needed. Obtains records and performs analyses of financial information and financial statements to determine compliance with appropriate laws. Conducts interviews with licensee's management and collects and examines data to determine compliance with the regulations and laws administered by the Department. Works with the licensee to resolve deficiencies, investigates consumer complaints and compliance issues. Performs office duties including being the point of contact for examiners, licensees and the public.

30% Examiner-in-Charge and Training (E)

Functions as an examiner-in-charge over a group of examiners conducting examinations of larger licensees and more complex examinations. Provides training and assigns work

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to new and less experienced examiners. Reviews reports and work-papers prepared by less experienced examiners. Coordinates examination assignment scheduling.

25% Reports of Examination and Administrative Actions (E)

Prepares examination reports to document the examination findings and support the basis for examination conclusions. Makes recommendations and prepares written and oral presentations to Department of Financial Protection and Innovation (DFPI) management during and at the conclusion of the examination. Discusses deficiencies, recommends corrective action and prepares the Regulatory Examination Report provided to the licensee.

5% Marginal Duties (M)

Performs other related duties as required.

B. Supervision Received

The Senior Financial Institutions Examiner reports directly to and receives the majority of assignments from the Examination Manager (FIM); however, direction and assignments may also come from the Deputy Commissioner, Escrow and Mortgage Lending Office, CEA (B).

C. Supervision Exercised

None.

D. Administrative Responsibility

None.

E. Personal Contacts

The SFIE will interact with 1) peers, 2) senior regulatory staff, 3) management, and 4) external contacts. The SFIE may have limited contact with the 5) public/outside stakeholders.

F. Actions and Consequences

Failure of the SFIE to perform the duties detailed above may result in: 1) failure to adequately identify non-compliance with the law; 2) failure to detect consumer harm 3 An impact that is materiality significant.

G. Functional Requirements

Functional requirements and or physical tasks involve the following:

1. Minor pushing or pulling (less than 25%),
2. Operation of office equipment such as laptop computer, monitor, portable printer/scanner (more than 75%),
3. Driving to licensee locations (more than 75%),

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4. Working in enclosed office (work/home office/licensee locations) environments (more than 75%).

H. Other Information

The position requires extensive travel within California to perform examinations. The position may require traveling to licensees and occasional travel to conferences, meetings, and training events. Travel is primarily done by driving but also includes periodic air travel, and periodic overnight travel. Travel may exceed fifty percent (50%) of working hours during any given month.

Knowledge of: How to evaluate reports generated by corresponding agencies, the industry, the institution, business firm, or service; other related agencies; provision of laws, rules, regulations, related legal opinions, and court decisions governing licensees and related departmental policies.

Ability to: Plan, organize, and direct the work of others; coordinate examinations with related agencies; conduct special studies and investigations relating to the practices of the licensee; appraise the most difficult and complex types of reports and information; analyze data and adopt an effective course of action; communicate effectively so instructions can be clearly understood; effectively apply the required technical knowledge; conduct in-service training programs.

CONFLICT OF INTEREST

This position is subject to Title 10, § 250.30 of the California Code of Regulations, the Department of Financial Protection and Innovation’s Conflict of Interest Regulations, the incumbent is required to submit a Statements of Economic Interests (Form 700) within 30 days of assuming office, annually by April 1st and within 30 days of leaving office.

FINGERPRINTING

Title 11, section 703 (d) of the California Code of Regulations requires criminal record checks of all personnel who have access to Criminal Offender Record Information (CORI). Pursuant to this requirement, applicants for this position will be required to submit fingerprints to the Department of Justice and be cleared before hiring. In accordance with DFPI’s (CORI) procedures, clearance shall be maintained while employed in a CORI-designated position. Additionally, the position routinely works with sensitive and confidential issues and/or materials and is expected to maintain the privacy and confidentiality of documents and topics pertaining to individuals or to sensitive program matters at all times.

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I have read and understand the duties listed above and I can perform these duties with or without reasonable accommodation. (If you believe reasonable accommodation is necessary, discuss your concerns with the hiring supervisor. If unsure of a need for reasonable accommodation, inform the hiring supervisor, who will discuss your concerns with the Health & Safety analyst.)

Employee Signature

Date

Employee's Printed Name, Classification

I have discussed the duties of this position with and have provided a copy of this duty statement to the employee named above.

Supervisor Signature

Date

Supervisor's Printed Name, Classification