



Title: Quality Assurance and Compliance Analyst

Location: Bloomington, MN

Overview:

Galton Funding

Galton Funding specializes in the acquisition of non-conforming residential home loans in furtherance of its residential mortgage business activities. The Galton Team was founded in 2007 and is comprised of a team of deeply experienced mortgage professionals with various origination, servicing, capital market and deal execution capabilities. Galton Funding commenced purchase activity in 2015 through its loan conduit The Galton Loan Operations and Quality Assurance Team is located at 3601 Minnesota Drive, Suite 940, Bloomington, MN 55435.

Position Description:

Galton Funding is seeking a Quality Assurance and Compliance Analyst to support the acquisition of whole loans and the related sale/securitization activities for Galton Funding. This position requires expert mortgage underwriting, compliance and credit knowledge, clear communication skills, consistently outstanding customer service, proven problem solving and common sense decision making skills while mitigating Galton Funding's credit risk and following Galton Funding's Seller Guidelines. The successful candidate will have a significant interaction with both internal and external (Sellers, 3rd party service providers) parties and must have the ability to thrive in a fast-paced entrepreneurial environment.

Essential Functions:

- Support Due Diligence Underwriting
 - Manage all daily loan conditions regarding compliance and communicate with Sellers and external 3rd party service due diligence providers.
 - Maintain communication with client/seller/3rd party diligence provider and answer client questions as requested.
 - Review escalated compliance exception loans identified by the due diligence company. Perform mortgage specific calculations to validate accuracy of defects.
 - Participate in evaluating current loan review processes and provide feedback and recommendations to increase efficiency and risk management capabilities.
- Maintain strong knowledge of mortgage compliance rules, agency underwriting guidelines and industry standards for appraisal requirements and regulatory compliance.
- Track compliance related issues from a loan level perspective and from general compliance related regulations.
- Communicate with Galton legal counsel to determine Galton's stance on particular compliance issues.
- Review and summarize audit results from Securitization reviews and work to cure any exceptions.
- Perform quality assurance reviews to evaluate 3rd party due diligence provider performance and review accuracy.
- Create summary reports to communicate findings to management and sellers.
- Maintain excellent customer service skills to enhance customer experience for all internal and external customers.
- Provide timely responses to all voicemail and email communications.
- Other duties and responsibilities commensurate with your status as may be mutually agreed.



Required Education and Experience:

- Must possess a High School Diploma or equivalent. Bachelor's degree helpful.
- 10+ years of mortgage industry experience, working in aggregator/conduit preferred.
- Solid understanding of Agency Guidelines and compliance regulations.
- 5+ years of jumbo underwriting or complex income analysis preferred.
- Expert underwriting knowledge and extensive experience with loan origination documentation.
- High attention to detail and effective problem solving skills.
- Excellent client service skills.
- Strong written and verbal communication skills, with demonstrated ability to effectively communicate and negotiate with internal and external customers, peers and management.
- Analytical thinking ability, diplomacy and professionalism.
- Excellent working knowledge of MS Office Suite, including; Outlook, Word, Excel.
- Ability to handle multiple tasks and meet time sensitive deadlines.

Persons associated with Galton Funding will become employees of the Mariner Investment Group LLC for human resources, payroll and other administrative purposes.

To apply, please submit resume to Ranae Lacey at careers@galtonfunding.com