



One State Street, New York, NY 10004

**An Equal Opportunity/Affirmative Action Employer**

## **Announcement of Intention to Fill Job Vacancy**

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### **Deputy Superintendent of Banks**

**Location: One State Street, NYC**

**Business Unit: Banking Division - Real Estate Finance**

**Negotiating Unit: Management Confidential (MC)**

**Please note that a change in negotiating unit may affect your salary, insurance and other benefits.**

**Salary: \$149,004 - \$184,540 (Salary commensurate with experience.)**

**Please note that positions located within the New York City metropolitan area, as well as Suffolk, Nassau, Rockland, and Westchester Counties, are also eligible to receive an additional \$3,026 annual downstate adjustment.**

**Appointment Status: This is an appointment to a position in the exempt jurisdictional class.**

**Appointment to this position is pending Division of Budget approval to fill.**

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The Department of Financial Services is seeking candidates for the position of Deputy Superintendent of Banks in the Real Estate Finance Unit of the Banking Division (the "REF Unit"). The Deputy Superintendent will report to the Senior Deputy Superintendent for Banking. Duties will include, but not be limited to:

- Oversees the day-to-day operation of the REF Unit, including responsibility for managing the review and processing of a large volume of applications;
- Establishes policies and procedures governing all facets of the REF Unit's administrative and supervisory functions;
- Supervision and regulation of institutions engaged in mortgage banking, brokerage, origination, and servicing, as well as individuals engaged in loan mortgage origination;
- Works with the Conference of State Bank Supervisors and the American Association of Residential Mortgage Regulators in the development and maintenance of the nationwide multi-state licensing system;
- Participates in regulatory or disciplinary actions, as appropriate, involving regulated and non-regulated institutions, including monitoring entities under regulatory or enforcement actions;
- Develops and implements mortgage banking safety and soundness due diligence protocols, risk analysis methodology, offsite supervisory processes and onsite field examination functions;
- Coordinates examinations, including multistate mortgage examinations and multistate enforcement actions, through the CSBS's Multistate Mortgage Committee;
- Drafts industry letters or guidance letters, as appropriate, informing regulated entities of legislative, regulatory, procedural, risk related and other relevant developments;

- Assists in drafting mortgage related legislation and regulations related to consumer disclosures and protections, licensing and registration, conduct and mortgage servicing practices;
- Assists in the in-house development of databases to manage the REF Unit's licensing, examination, enforcement actions and annual regulatory filing functions;
- Oversees the registry of the vacant and abandoned properties maintained by the Department and the related issues;
- Monitors and coordinates the transfer of servicing portfolios for mortgage servicers whose licenses have been suspended, revoked or have otherwise been ordered to transfer their servicing portfolios;
- Keeps informed on legal and regulatory developments as they impact the institutions under the REF Unit's supervision;
- Participates in the development of appropriate training for personnel in the REF Unit;
- Regularly advises the Superintendent, the Executive Deputy Superintendent of Banking and Senior Deputy Superintendent of Banking on significant matters falling within the scope of assigned responsibilities and making necessary recommendations;
- Participates in external conferences to discuss, among others, legislative and regulatory issues, examination processes, systems and technology related guidance and best practices across the spectrum of internal controls and compliance management;
- Coordinates special examinations with the Department of State to identify potential abusive lending practices at regulated mortgage brokers or bankers that simultaneously hold real estate related licenses;
- Participates, as a representative of the Department, on interagency committees with New York State housing finance agencies;
- Liaises with non-profit and community groups on issues relating to foreclosure, mortgage servicing and mortgage origination laws and regulations, consumer disclosure and halting predatory or deceptive lending practices;
- Assists in identifying gaps in regulatory oversight of mortgage lending and unlicensed lending activity; and
- Carries out special projects and assignments as deemed appropriate by the Superintendent and other Executive team members.

### **Preferred Qualifications:**

A Bachelor's Degree and ten years of experience relating to mortgage banking and mortgage business, five years of which must have been at a managerial level.

Strong intellectual and management skills and must demonstrate initiative and dedication to improvement in a complex, rapidly changing landscape.

### **Appointment Method:**

This is an appointment to a position in the exempt jurisdictional class. As such, the incumbent of this position would serve at the pleasure of the appointing authority.

**To Apply:** Interested qualified candidates must submit a resume and letter of interest **no later than March 2, 2020**, to the email address listed below. Please include (**Box DFSP3-10139-MB**) in the subject line of your email to ensure receipt of your application. **Email submissions are preferred.**

Darlene Clemente  
**Box DFSP3-10139-MB**  
 New York State Department of Financial Services  
 Office of Human Resources Management  
 99 Washington Avenue, Suite 301  
 Albany, New York 12257  
 Email: nce.notifications@dfs.ny.gov  
 Fax: (518) 402-5071

Please note that not all applicants may be scheduled for an interview.

### **AMERICANS WITH DISABILITIES ACT: REASONABLE ACCOMMODATIONS**

Under the Americans with Disabilities Act (ADA), the Department of Financial Services is required to provide reasonable accommodation for known physical or mental limitations of an otherwise qualified applicant with a disability if an accommodation would enable the applicant to perform the essential functions of the job and the accommodation would not constitute an undue hardship on the operations of the agency.

***Pursuant to Executive Order 161, no State entity, as defined by the Executive Order, is permitted to ask, or mandate, in any form, that an applicant for employment provide his or her current compensation, or any prior compensation history, until such time as the applicant is extended a conditional offer of employment with compensation. If such information has been requested from you before such time, please contact the Governor's Office of Employee Relations at (518) 474-6988 or via email at [info@goer.ny.gov](mailto:info@goer.ny.gov).***