

CONCILIATION AGREEMENT
Between
THE U. S. DEPARTMENT OF LABOR
OFFICE OF FEDERAL CONTRACT COMPLIANCE PROGRAMS
and
LOANCARE, LLC - VIRGINIA BEACH
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452

PART I. PRELIMINARY STATEMENT

The Office of Federal Contract Compliance Programs ("OFCCP") commenced a compliance evaluation of LoanCare, LLC's ("LoanCare") Virginia Beach facility located at 3637 Sentara Way, Virginia Beach, Virginia 23452 (formerly FNF Servicing, Inc., until November 18, 2013) and found that LoanCare was not in compliance with the Executive Order 11246, as amended ("E.O. 11246") and its implementing regulations at 41 C.F.R. Parts 60-1 and 60-2. OFCCP notified LoanCare of the specific violations found and the corrective actions required in a Notice of Violations issued on September 16, 2016. In the interest of resolving the violations without engaging in further legal proceedings and in exchange for the good and valuable consideration described in this document, OFCCP and LoanCare enter this contract ("Conciliation Agreement" or "Agreement") and agree to all the terms stated below.

PART II. GENERAL TERMS AND CONDITIONS

1. In exchange for LoanCare's fulfillment of all obligations in Parts III and IV of the Agreement, OFCCP agrees not to institute administrative or judicial enforcement proceedings under E.O. 11246 based on the violations described in more detail in Part III below. However, OFCCP has the right to initiate legal proceedings to enforce the Agreement itself or to correct and obtain relief for the violations described in Part III if LoanCare violates this Agreement. Nothing in this Agreement precludes OFCCP from initiating enforcement proceedings based on future compliance evaluations or complaint investigations.
2. LoanCare agrees that OFCCP may review its compliance with this Agreement as described in this Agreement. As part of such review, OFCCP may require written reports, inspect the premises, interview witnesses, and examine and copy documents. LoanCare will permit access to its premises during normal business hours for these purposes and will provide OFCCP with all reports and documents requested.
3. LoanCare understands that nothing in this Agreement relieves LoanCare of its obligation to fully comply with the requirements, if applicable, of E.O. 11246, Section 503 of the Rehabilitation Act of 1973, as amended, 29 U.S.C. § 793 ("Section 503"), the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended, 38 U.S.C. § 4212 ("VEVRAA"), their implementing regulations, and other applicable equal employment laws.
4. LoanCare promises not to harass, intimidate, threaten, discriminate, or otherwise retaliate against any individual because the individual: benefits from this Agreement; files a complaint

or participates in any investigation or proceeding under E.O. 11246, Section 503, and/or VEVRAA; or engages in any activity listed at 41 C.F.R. § 60-1.32(a), as applicable.

5. The parties understand the terms of this Agreement and enter into it voluntarily.
6. This document and its attachments contain the complete and final understanding of the parties with respect to the matters referenced herein. This Agreement contains all terms by which the parties are bound and it supersedes all prior written or oral negotiations and agreements. There will be no modifications or amendments to this Agreement unless they are in writing, signed by all parties.
7. If one or more provisions of this Agreement are rendered unlawful or unenforceable, the remaining provisions will remain in full force and effect.
8. This Agreement becomes effective on the day it is signed by the Regional Director of the Mid-Atlantic Region (the "Effective Date") unless the Director of OFCCP indicates otherwise within 45 calendar days of the date the Regional Director signs the Agreement.
9. This Agreement will expire sixty (60) days after LoanCare submits the final report required in Part IV, below, unless OFCCP notifies LoanCare in writing prior to the expiration date that LoanCare has not fulfilled all of its obligations under the Agreement, in which case, the Agreement is automatically extended until the date that OFCCP determines LoanCare has met all of its obligations under the agreement.
10. If LoanCare violates this Conciliation Agreement,
 - A. The procedures set forth at 41 C.F.R. § 60-1.34 will govern:
 - 1) If OFCCP believes that LoanCare violated any term of the Agreement while it was in effect, OFCCP will send LoanCare a written notice stating the alleged violations and summarizing any supporting evidence.
 - 2) LoanCare will have 15 days from receipt of such notice to demonstrate in writing that it has not violated the Conciliation Agreement, unless such a delay would result in irreparable injury to the employment rights of affected employees or applicants.
 - 3) If LoanCare is unable to demonstrate that it has not violated the Agreement, or if OFCCP alleges irreparable injury, enforcement proceedings may be initiated immediately without issuing a show cause notice or proceeding through any other requirement.
 - 4) OFCCP may seek enforcement of this Agreement itself and is not required to present proof of any underlying violations resolved by this Agreement.
 - B. LoanCare may be subject to the sanctions set forth in Section 209 of the Executive Order and/or other appropriate relief for violation of this Agreement.

11. This Agreement does not constitute an admission by LoanCare of any violation of E.O. 11246, Section 503, VEVRAA, or other laws, nor has there been an adjudicated finding that LoanCare violated any laws.

PART III. SPECIFIC VIOLATIONS AND REMEDIES

1. **VIOLATION:** At least as of July 1, 2012, OFCCP alleges LoanCare discriminated against African-American employees in the Administrative Support II job group on the basis of their race with respect to their compensation, in violation of 41 CFR 60-1.4(a)(1). Specifically, OFCCP's review of the compensation practices for the Administrative Support II job group revealed that African-Americans were allegedly paid, on average, \$1,246.57 less per year in base pay to 185 African-American Administrative Support II employees as compared to white employees in the same job classification.

OFCCP conducted a regression analysis using LoanCare's payroll data and controlling for race and some factors identified by LoanCare as influencing pay in the Administrative Support II job group. The OFCCP's regression analysis showed that the differences in annual average salary were statistically significant at [REDACTED] standard deviations. OFCCP determined that these differences in average salary were based on race and could not be explained by any legitimate differences among workers or their jobs. In addition, anecdotal evidence supports OFCCP's findings.

REMEDY: LoanCare will immediately implement the following:

- A. **Notice.** Within fifteen (15) calendar days of the Effective Date of this Agreement, LoanCare will notify the African-American employees in the Administrative Support II job group listed in Attachment A of the terms of this agreement by mailing by first class, return-receipt requested, certified mail to each individual in the affected class the: (a) Notice to Affected Class (Attachment B, "Notice"), (b) Information Verification Form (Attachment C, "Information Form"), and (c) a postage-paid return envelope. LoanCare will notify OFCCP of all letters returned as undeliverable on a weekly basis. In addition, within fifteen (15) days after expiration of the response deadline set out in the Information Form, LoanCare will provide OFCCP with a list of the individuals in the affected class who have not yet responded to the Notice and/or who have not returned a signed Information Form. OFCCP will then attempt to obtain and provide updated addresses to LoanCare within fifteen (15) days of receiving the list from LoanCare. LoanCare agrees to mail by first class, return receipt requested, certified mail a second Notice, Information Form, and postage-paid return envelope to all individuals for whom updated addresses were obtained within fifteen (15) days of receiving the updated addresses.
- B. **Eligibility.** All members of the affected class (listed on Attachment A) who sign and return the Information Form to LoanCare within thirty (30) days of the postmarked date on the envelope containing the Notice and Information Form ("Eligible Class Members") will receive a share of the monetary settlement. If an individual receives, but does not return the Information Form to LoanCare within thirty (30) calendar days of the postmarked date on the envelope containing the first or second Notice and

Information Form, the individual will no longer be entitled to a payment under this Agreement.

Within fifteen (15) days after the response deadline set out in the Information Form, LoanCare will provide OFCCP with a list of the Eligible Class Members (individuals who returned the Information Form by the deadline). Within fifteen (15) calendar days after receiving the list, OFCCP will approve the final list of Eligible Class Members..

- C. Monetary Settlement. LoanCare agrees to distribute \$212,665.00 (\$186,994 in back pay and \$25,671 in interest), less legal deductions required by law from back pay only (such as federal, state and/or local taxes and the Eligible Class Members' share of FICA taxes), to all Eligible Class Members on the final approved list in the amounts listed in Attachment A. LoanCare will pay the Internal Revenue Service ("IRS") the employer's share of social security withholdings and will mail each Eligible Class Member an IRS W-2 Form reporting the portion of the payment representing back pay and an IRS Form 1099 for the portion of the payment representing interest. These IRS forms will be mailed in compliance with IRS timeframes. LoanCare will disburse the monetary settlement within thirty (30) calendar days after OFCCP approves the final list of Eligible Class Members.

Within fifteen (15) calendar days of LoanCare's receipt of a check to an Eligible Class Member returned as undeliverable, LoanCare will notify OFCCP of this fact via e-mail sent to Dianna Adams, Assistant District Director, at (b) (6), (b) (7)(C)@dol.gov. OFCCP will attempt to locate the Eligible Class Member, and if OFCCP obtains an alternate address, LoanCare will re-mail the check within fifteen (15) calendar days of receiving an alternate or corrected address. Any check that remains uncashed 120 days after the initial date the check was mailed to the Eligible Class Member will be void.

- D. Compensation Adjustments. On June 5, 2017, LoanCare increased the annual salary by \$1,200.00 of each employee in the Administrative Support II job group listed in Attachment B who are employed in the Administrative Support II job group on the date said increase was made.
- E. Non-Monetary Remedies. LoanCare will ensure that all employees are afforded equal employment opportunities. LoanCare agrees to comply with all applicable laws, including but not limited to E.O. 11246 and its implementing regulations if applicable.
1. Eliminate Discriminatory Compensation Practices. LoanCare agrees to eliminate compensation procedures which unlawfully negatively affect the compensation of African-American employees in the Administrative Support II job group, if any.
 2. Evaluation. On or about winter 2016, LoanCare conducted a pay study for the Administrative Support II job group to evaluate whether compensation practices, including promotion decisions, performance evaluation ratings, procedures for

assigning work, the availability of training opportunities, leave policies, steering applicants into low-paying jobs, and/or limiting the opportunity to transfer to better jobs have a disproportionately negative effect on the compensation of African-American employees. The statistical evaluation resulted in no statistically significant findings.

3. Implement Improved Policies. On or about winter 2016, LoanCare conducted a privileged audit and ensured its policies and practices do not have an adverse effect on the compensation of African-American employees in the Administrative Support II job group. LoanCare ensured that its compensation decisions are based solely on legitimate, nondiscriminatory factors. LoanCare ensured that it maintains records in accordance with applicable law.
 4. Training. As of July 1, 2017, employees of LoanCare completed training on its compensation policies to all persons involved in making compensation decisions to ensure that compensation decisions are based solely on legitimate, nondiscriminatory factors.
 5. Self-Monitoring/Auditing. LoanCare asserts it regularly monitors base salary as well as the administration of non-base compensation and benefits and adverse employment actions for any indication of statistically significant disparities based on race and will investigate and remedy any such inequity that may be established as required by applicable law. LoanCare's most recent compensation analysis occurred on or about December 2016.
2. **VIOLATION:** On July 11, 2016, LoanCare allegedly discriminated against an employee because she engaged in protected activities in violation of 41 CFR 60-1.32. Specifically, LoanCare allegedly discriminated and retaliated against (b) (6), (b) (7)(C) upon discovering that she was engaging, assisting and participating with the OFCCP in this compliance evaluation. LoanCare retaliated against her by excluding her from routine daily meetings and company functions and ultimately placing her on an indefinite paid administrative leave. OFCCP alleges the circumstances surrounding these events indicate that LoanCare retaliated against (b) (6), (b) (7)(C) because she engaged in protected activities.
- REMEDY:** LoanCare will not retaliate against an employee due to participation in protected activities or otherwise violate 41 CFR 60-1.32 as applicable. Specifically,
- A. Loan Care will reinstate (b) (6), (b) (7)(C) to the position of (b) (6), (b) (7)(C) job description attached as Attachment C, within ten (10) business days of the execution of this Conciliation Agreement.
 - B. LoanCare will not retaliate, harass, intimidate, threaten, coerce, or discriminate against any individual because the individual has engaged in or may engage in any activity in furtherance of his or her rights under Executive Order 11246 as applicable.
 - C. LoanCare will ensure that hereinafter all persons under LoanCare's control do not engage in harassment, intimidation, threats, coercion, discrimination, or other retaliatory

behaviors made unlawful under Executive Order 11246 and the implementing regulations at Title 41, CFR Chapter 60, if applicable

D. LoanCare will notify and ensure all employees that they will not be subjected to retaliation as a result of filing any complaint opposing any act or practice made unlawful under Executive Order 11246, if applicable, or any other federal, state, or local law requiring equal employment opportunity, or exercising any other right protected by Executive Order 11246, if applicable, at any of its locations.

3. **VIOLATION:** During the period of July 1, 2012 through June 30, 2013, LoanCare allegedly failed to perform in-depth analyses of its total employment process to determine whether and where impediments to equal employment opportunity exist. Specifically, OFCCP alleges LoanCare failed to evaluate its compensation system to determine whether there was gender, race or ethnicity-based disparities for its employees in violation of 41 CFR 60-2.17(b)(3).

REMEDY: LoanCare will perform in-depth analyses of its total employment process to determine whether and where impediments to equal employment opportunity exist to the extent required by applicable law. Specifically, LoanCare will analyze its compensation system as part of its in-depth analyses to determine whether gender, race, or ethnicity-based disparities exist in the Administrative Support II job group in accordance with the requirements of 41 CFR 60-2.17(b)(3) if applicable.

4. **VIOLATION:** During the period of July 1, 2012 through June 30, 2013, LoanCare allegedly failed to develop and implement an auditing system that periodically measures the effectiveness of its total affirmative action program. Specifically, OFCCP alleges LoanCare failed to monitor compensation at all levels to ensure that the nondiscriminatory policy is carried out in violation of 41 CFR 60-2.17(d)(1)-(4).

REMEDY: LoanCare will develop and implement an auditing system to measure the effectiveness of its total affirmative action program pursuant to the Executive Order 11246 if applicable.

5. **VIOLATION:** During the period of July 1, 2012 through June 30, 2013, LoanCare allegedly failed to maintain all personnel and employment records. Specifically, OFCCP alleges LoanCare failed to provide copies of all applications and resumes used to hire and compensate its employees in Administrative Support II positions in violation of 41 CFR 60-1.12(a).

REMEDY: LoanCare will maintain all personnel or employment records used to hire and compensate its employees to the extent required by 41 CFR 60-1.12(a) if applicable.

PART IV. REPORTS REQUIRED

1. In order for OFCCP to confirm LoanCare's fulfillment of its obligations of this Agreement, LoanCare shall submit the specific report described below to:

Rodney Hawkins
District Director

U.S. Department of Labor
Office of Federal Contract Compliance Programs
Richmond Area Office
400 North 8th Street, Room 466
Richmond, VA 23219

A. The report shall be due on or before April 15, 2018 and will include:

- 1) Copies of the Notices and Information Forms (Attachments D and E) that were mailed to all Class Members.
 - 2) Copies of personnel documents or printouts from LoanCare's human resources information system (HRIS) showing that salary adjustments have been made for all Class Members who were employed on the date such adjustment was made and work in the Administrative Support II job group listed in Attachment B. The documentation must include the names of the pertinent class members, the base salary of each class member following the salary adjustment, the date the salary adjustment became effective, and a copy of the first pay stub following the salary adjustment for each Class Member.
 - 3) Documentation of the monetary payments made to the Eligible Class Members as specified in Part III-1.C above. The documentation must include the names of the Eligible Class Members who were paid, the number and amount of the checks, and the dates the checks cleared the bank. LoanCare must provide OFCCP with copies of all canceled checks upon request.
2. LoanCare will retain all records and data pertinent to the alleged violations resolved by this Agreement and/or used to prepare required reports until this Agreement expires or as long as required by OFCCP's regulations, whichever date occurs later.
12. **TERMINATION DATE:** This Conciliation Agreement shall remain in full force and effect until sixty (60) days following LoanCare's submission of the final report unless OFCCP notifies LoanCare in writing prior to the expiration date that LoanCare has not fulfilled all of its obligations under the Agreement, in which case, the Agreement is automatically extended until the date that LoanCare provides the documentation outlined in Part IV demonstrating it has met all of its obligations under the agreement.

INTEGRATION CLAUSE: This Conciliation Agreement represents the full Agreement between LoanCare and OFCCP, and this Agreement supersedes any other agreements, oral or written. In signing this Agreement, neither LoanCare nor OFCCP relies upon any promise, representation of fact or law, or other inducements that are not expressed in this Agreement. This Agreement may be modified only by written agreement of the Parties affected and may not be modified by any oral agreement.

PART V. SIGNATURES

This Conciliation Agreement is hereby executed by and between the OFCCP and LoanCare, LLC - Virginia Beach of 3637 Sentara Way, Virginia Beach, VA 23452.

(b) (6), (b) (7)(C)

DAVE WOKKALL
President
LoanCare, LLC

Date: September 7, 2017

(b) (6), (b) (7)(C)

MICHELE HODGE
Regional Director
U.S. Department of Labor/OFCCP
Mid-Atlantic Region

Date: September 11, 2017

(b) (6), (b) (7)(C)

RODNEY HAWKINS
District Director
Richmond Area Office

Date: 09/07/2017

**ATTACHMENT A
AFFECTED CLASS MEMBERS**

No.	Employee No.	Back Pay	Interest	Total
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(b) (6), (b) (7)(C)



No.	Employee No.	Back Pay	Interest	Total
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(b) (6), (b) (7)(C)



No.	Employee No.	Back Pay	Interest	Total
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(b) (6), (b) (7)(C)



No.	Employee No.	Back Pay	Interest	Total
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[illegible]

ATTACHMENT D
NOTICE TO AFFECTED CLASS

Dear Mr. /Ms. _____:

LoanCare, LLC ("LoanCare") and the Department of Labor's Office of Federal Contract Compliance Programs ("OFCCP") have entered into a Conciliation Agreement ("Agreement") to remedy the alleged violations of Executive Order 11246 ("E.O. 11246") that OFCCP found during a compliance review of LoanCare's Virginia Beach, Virginia facility. OFCCP's analysis showed that at least as of July 1, 2012, LoanCare has paid African-American employees in the Administrative Support II job group significantly less per year than White employees with the same job at the same location.

LoanCare has not admitted to and denies any violation of E.O. 11246 and there has not been any adjudicated finding that LoanCare violated any laws. OFCCP and LoanCare entered into the Agreement to resolve the matter without resorting to further legal proceedings.

You have been identified as one of the individuals who worked in the Administrative Support II job group. Under the Agreement, you may be eligible to receive a payment of \$XXXX (less deductions required by law). Under the terms of the Agreement it may take up to five (5) months from the date of this letter before you receive your payment. In order to be eligible for a payment, you must complete, sign, and return enclosed Information Verification Form. This form should be mailed as soon as possible; it *must* be postmarked to the address below no later than thirty 30 days after the date this Notice was mailed out (postmarked) for you to be entitled to participate in this settlement.

(NAME)
(POSITION)
(CONTRACTOR)
(ADDRESS)

You may use the enclosed postage-paid return envelope to return the completed and signed Information Verification Form.

If you have any questions you may call [NAME] at LoanCare at [PHONE NUMBER], or OFCCP Compliance Officer (b) (6), (b) (7)(C) Your call will be returned as soon as possible.

IF YOU FAIL TO COMPLETE AND RETURN THE ENCLOSED DOCUMENT TO LOANCARE WITHIN THIRTY (30) DAYS OF THE DATE THE ENVELOPE CONTAINING THIS NOTICE WAS POSTMARKED, YOU WILL NOT BE ELIGIBLE TO RECEIVE A PAYMENT.

Sincerely,

(NAME)

Enclosure: Information Verification Form

**ATTACHMENT E
INFORMATION VERIFICATION FORM**

You must complete this form in order to be eligible for the monetary payment under the terms of the Conciliation Agreement ("Agreement") between LoanCare, LLC ("LoanCare") and the Department of Labor's Office of Federal Contract Compliance Programs ("OFCCP"). Please print legibly, except for the signature.

Name: _____

Street Address: _____

City, State, Zip Code: _____

Telephone Nos.: Home: _____ Cell: _____ Work: _____

Notify LoanCare at the address below if your address or phone number changes within the next twelve months.

Your Social Security Number (to be used for tax purposes only): _____ - _____ - _____

IF YOU FAIL TO COMPLETE AND RETURN THE ENCLOSED DOCUMENTS TO THE ADDRESS BELOW WITHIN 30 DAYS OF THE DATE THE ENVELOPE CONTAINING THIS NOTICE WAS POSTMARKED, YOU WILL NOT BE ELIGIBLE TO RECEIVE A PAYMENT.

(NAME)
(ADDRESS)

I, _____, certify the above is true and correct.
(print name)

Signature

Date

30692081.1

30911899.1

No.	Employee ID
(b) (6), (b) (7)(C)	

No.	Employee ID
(b) (6), (b) (7)(C)	

No.	Employee ID
(b) (6), (b) (7)(C)	

ATTACHMENT C
JOB DESCRIPTION



JOB DESCRIPTION

TITLE: *Document Imaging Process Manager*
ORACLE TITLE: **E.Manager..**
REPORTS TO: **SVP/ Escrow and Loan Conversions**
BUSINESS UNIT: **Document Control**
REVISION DATE: August 26, 2016
FLSA STATUS: Exempt

JOB SUMMARY

The primary function of the Document Imaging Process Manager is to provide support in planning, executing, and finalizing the document imaging project according to strict deadlines. The Document Imaging Process Manager will ensure that requirements and deliverables are clearly defined, documented, and have appropriate stakeholder sponsorship. This includes coordinating the efforts of team members and third-party contractors or consultants in order to deliver processes according to plan. The Document Imaging Process Manager participates in defining objectives, overseeing quality control throughout the life cycle of the implementation and is responsible for the daily administration of the system subsequent to implementation. Process administration activities include making recommendations related to site users, user access to folders, user privileges, user address books, company and private inboxes, document recognition and naming preferences, and other useful tools such as queues, document stacking orders and threads.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Responsible for following standard processes to make the best use of limited resources (time, money, and people) to achieve project deliverables and meet project milestones
- Works with the project team to track the completion and delivery of all milestones related to the implementation of new or changed operational processes
- Creates and maintains process flow charts for document imaging operational processes
- Helps develop and edit departmental policies, procedures, and job aids related to the document imaging system
- Provides clear and concise communication to project team and stakeholders, including clear requirements and deliverables
- Follows up on deliverables with operational management team
- Escalates risks and issues which cannot be resolved to project sponsor/champion
- Ongoing administration of document imaging system to include making recommendations related to site users, user access to folders, user privileges, user address books, company and private inboxes, document recognition and naming preferences, and other useful tools such as queues, document stacking orders and threads
- All other duties as assigned

MINIMUM QUALIFICATIONS

- Undergraduate or graduate degree in Business, Management, Computer Science, Information Systems or Information Technology or related field, or equivalent work experience
- Experience in the Financial Services industry
- 5+ years of related work experience with 2+ years project management or related experience
- Strong verbal and written communication skills
- Exceptional process management skills, including proficiency with Microsoft Office, SharePoint and time tracking tools
- Keen ability to build consensus; ability to influence others, and negotiate compromise, especially those not in the project manager's reporting structure
- Ability to convey the process task and operational need as a priority
- Experience leading and motivating organizational teams
- Familiarity utilizing project management and software development methodologies and best practices preferred
- Ability to work independently with minimal supervision
- Proven record of leading and guiding direction when dealing with many personalities
- Ability to manage and support multiple processes concurrently

WORK CONDITIONS

Working conditions are normal for an office environment. Must have the ability to attend work and be productive during normal business hours and to work early, late or weekend hours as needed for successful job performance.

ESSENTIAL FUNCTIONS

Critical Thinking — Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.

Reading Comprehension — Understanding written sentences and paragraphs in work related documents.

English Language — Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.

Speaking — Talking to others to convey information effectively.

Active Learning — Understanding the implications of new information for both current and future problem-solving and decision-making.

Active Listening — Giving full attention to what other people is saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.

Instructing — Teaching others how to do something.

Judgment and Decision Making — Considering the relative costs and benefits of potential actions to choose the most appropriate one.

Time Management — Managing one's own time and the time of others.

Writing — Communicating effectively in writing as appropriate for the needs of the audience.

Complex Problem Solving — Identifying complex problems and reviewing related information to develop and evaluate options and implement solutions.

Deductive Reasoning — The ability to apply general rules to specific problems to produce answers that make sense.

Problem Sensitivity — The ability to tell when something is wrong or is likely to go wrong. It does not involve solving the problem, only recognizing there is a problem.

Written Comprehension — The ability to read and understand information and ideas presented in writing.

Inductive Reasoning — The ability to combine pieces of information to form general rules or conclusions (includes finding a relationship among seemingly unrelated events).

Information Ordering — The ability to arrange things or actions in a certain order or pattern according to a specific rule or set of rules (e.g., patterns of numbers, letters, words, pictures, mathematical operations).

Near Vision — The ability to see details at close range (within a few feet of the observer).

Oral Comprehension — The ability to listen to and understand information and ideas presented through spoken words and sentences.

Oral Expression — The ability to communicate information and ideas in speaking so others will understand.

Speech Recognition — The ability to identify and understand the speech of another person.

Speech Clarity — The ability to speak clearly so others can understand you.

PHYSICAL DEMANDS

Sitting up to 95% of time

Walking up to 5% of time

Occasional standing, stooping, kneeling, crouching and reaching

EQUAL OPPORTUNITY AND AFFIRMATIVE ACTION POLICY

LoanCare is an Equal Opportunity/Affirmative Action employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, age, disability, protected veteran status, national origin, or any other characteristic protected by applicable law.

_____ Employee Signature	_____ Date	_____ Manager Signature	_____ Date
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