Job Description

<table>
<thead>
<tr>
<th>GMAC-RFC Job Title:</th>
<th>Analyst I – Training Program</th>
<th>GMAC-RFC Job code: (if existing job)</th>
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<tbody>
<tr>
<td>Common Title in Market (if different):</td>
<td>Analyst I - Risk &amp; Value Analytics</td>
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<tr>
<td>Business/CS Group:</td>
<td>RFG</td>
<td>Business/CS Unit: RVA</td>
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<td>GMAC-RFC Job Function:</td>
<td>Analyst I</td>
<td>GMAC-RFC Job Family:</td>
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Purpose and function of job:
The Analyst will participate in a training program that supplies analytic resources, on a rotational basis, to the following teams within Risk & Value Analytics:

- Quantitative Systems Development
- Production Forecasting & Model Integration
- Cash Flow Modeling & Valuation Analysis
- Performance Analytics & Reporting
- Property Valuation Analytics
- Business Information Management & Delivery

The Analyst’s primary responsibilities will be to successfully complete formal training and to provide analytical support to regular RVA business processes and assigned projects, through a series of short-term assignments or rotations. After completing an initial period of formal training, the Analyst will be assigned a specific role on various teams within RVA for segments of three to six months each, up to a total of two years. Each rotation will include specific goals for knowledge and performance/contribution to the team. The individual will be evaluated after each rotation on the formal content knowledge gained, as well as the quality of work on assigned projects or analyst responsibilities.

The essential skills required to perform this function are the ability to: 1) understand and apply the principles of residential mortgage risk and financial valuation; 2) determine and apply appropriate statistical methods for credit and prepayment risk problems, 3) perform statistical analysis and interpret the results that identify significant relationships among key business data, 4) prepare and present the corresponding findings, documentation, and recommendations.

Principle Accountabilities:

**Essential principal duties and responsibilities and percent of time spent performing each.**

1. **Percent of time: 40%**
   Successful completion of all educational and developmental aspects of the formal training program to gain and apply knowledge of mortgage credit and prepayment risk, statistical techniques, residential mortgage asset valuation, financial forecasting, reporting and analysis for mortgage assets, risk modeling related to predicting delinquency and losses for product acquired by RFC. Formal training will be concentrated in the initial assignment in Quantitative Systems Development and continued throughout the subsequent rotation assignments in other areas of RVA.
2. **Percent of time: 60%**
   Participate as a member of individual RVA teams throughout the remainder of the rotation program. During this phase, the Analyst will assist in the development or creation of predictive risk models using proper statistical and programming techniques to determine the impact of changes to RFC’s underwriting guidelines and marketing strategies. Working with supervision in the planning of data collection, evaluating reliability of source information, adjusting and weighting raw data, organizing analysis and results using SAS databases, spreadsheets and other querying tools. The Analyst will be responsible for producing output and presentations in the form of computer readouts, graphs, charts, tables, written documents and other media. The Analyst will contribute to or perform special projects, analyses and reports, such as: the validation of external risk models, periodic reviews/validations of existing RFC models, home price analysis, Metropolitan Statistical Areas’ analysis, modeling reports, benchmark servicing analysis, and provide “statistical assistance” to all areas of RVA.

3. **Percent of time: ongoing**
   Exhibit desirable and appropriate behavior including: intellectual curiosity, applied learning ability, results orientation, initiative, ability to interact and communicate effectively with others, integrity, collaboration, sense of urgency and high quality standards to provide for a cohesive, productive unit dedicated to the achievement of company goals.

(Should significant changes occur in the time allocation or content of the accountabilities, the job should be reviewed for evaluation and performance management purposes.

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**Education and experience requirements**

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<tr>
<th>Education Level:</th>
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<tr>
<td>B.S.</td>
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<td>Desired:</td>
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<tr>
<td>M.S. or Ph.D.</td>
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</tbody>
</table>

**Major field of study:**

- Finance/Financial Engineering
- Economics / Econometrics
- Mathematics / Statistics
- Physics
- Computer Science
- Engineering

Specialization in data mining techniques, logistic, and multiple regression methodologies is a plus.

**Certification or special training needed to perform the job efficiently:**
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<th>None</th>
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**Total years of prior related experience (specify kinds of experience):**

- Desired
- None

**Special skills/abilities/competencies required:**

**Technical Competencies:**

**Minimum**
- Strong statistical methods knowledge
- Strong PC skills including word processing and spreadsheet skills (Microsoft)
- System and Automation knowledge

**Desired**
- Working knowledge of SAS, including Base and STAT
- Consumer behavior analysis tools knowledge
- Credit scoring familiarity

**Personal Competencies:**

- Strong problem solving/decision making ability
- Demonstrated team player
- Ability to work independently
- High energy / Self-starter (initiative)
- Action orientation / Results orientation
- Intellectual capacity & curiosity
- Resourcefulness and adaptability
- Business judgment
- Work commitment
- Time management and prioritization skills
- Organized and detail oriented
- Excellent communication skills (written/verbal/listening)

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<tr>
<th>Work Environment</th>
<th>Given the nature of work performed it is expected that at times, it will be required to work overtime in order to complete job responsibilities.</th>
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<tbody>
<tr>
<td>Physical Requirements</td>
<td>Associate must be able to perform essential responsibilities with or without reasonable accommodation.</td>
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<tr>
<td>Scope/Dimensions</td>
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**Notice:**

*The above information on this job description has been described to indicate the general nature and level of work performed by incumbents. Other duties and responsibilities not specifically described may be assigned from time to time, consistent with knowledge, skills and abilities of the incumbent.*